EVERYBODY'S MAGAZINE

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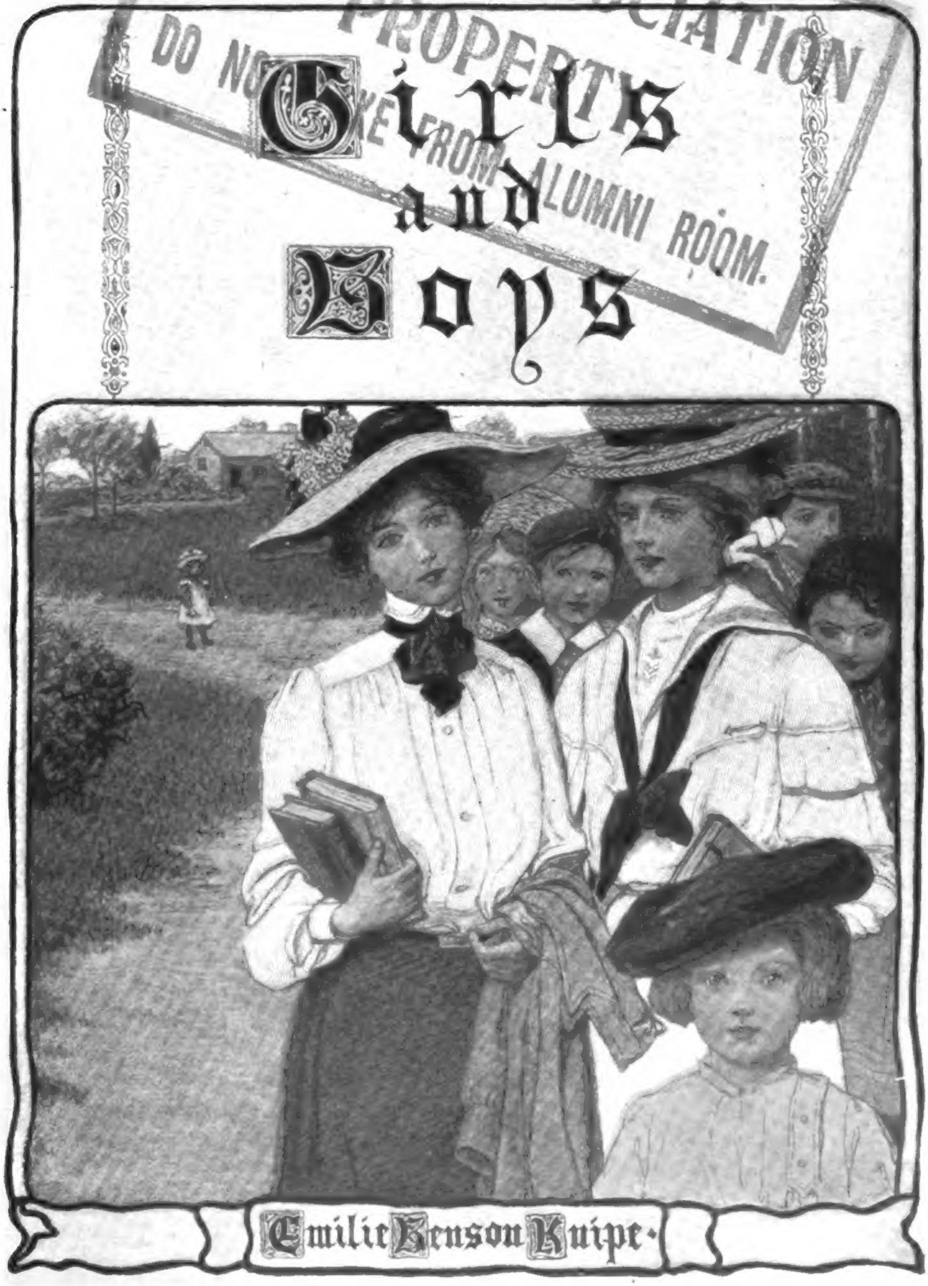
Girls
and
Boys
Emilie Benson Knipe

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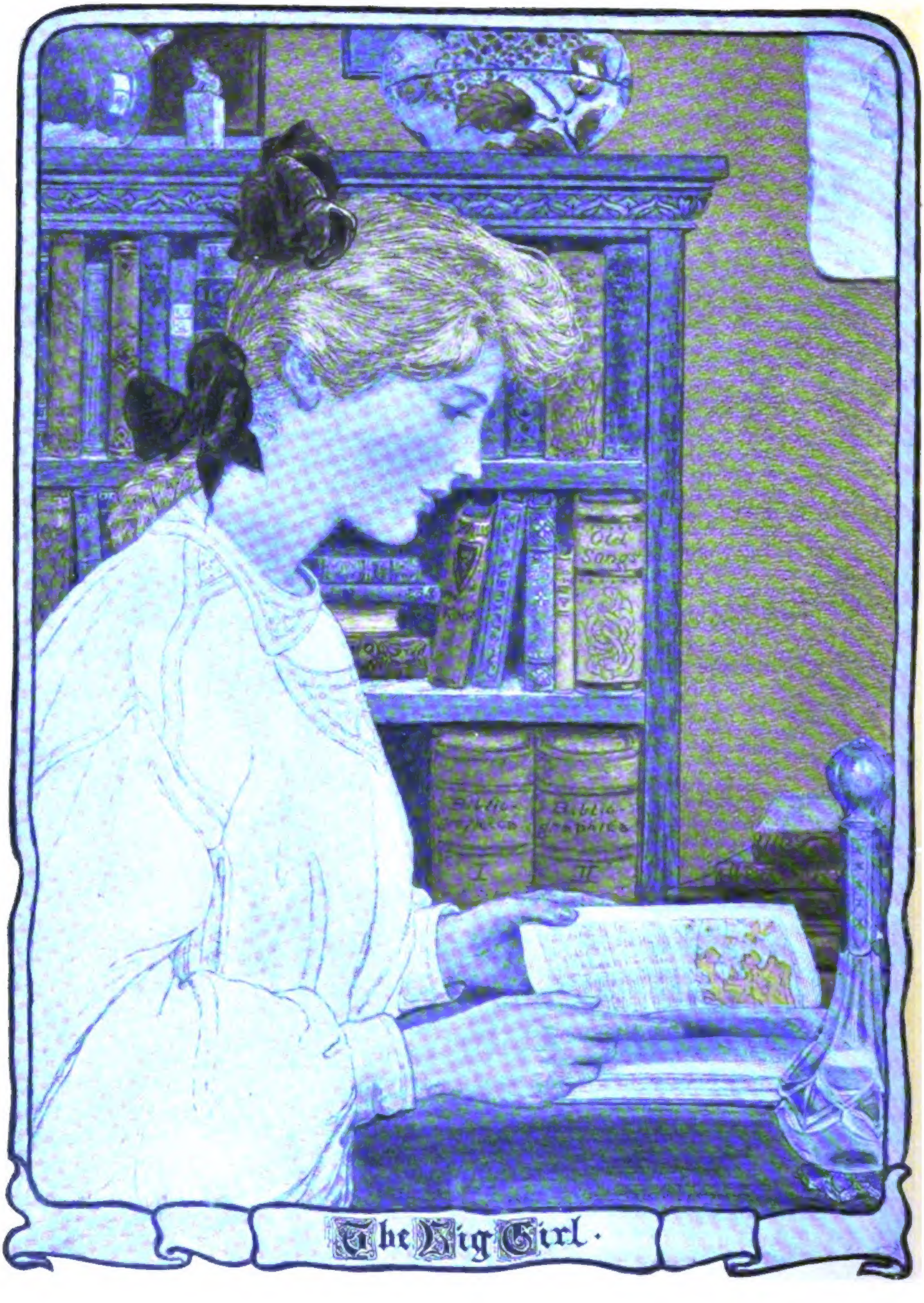
Old Songs
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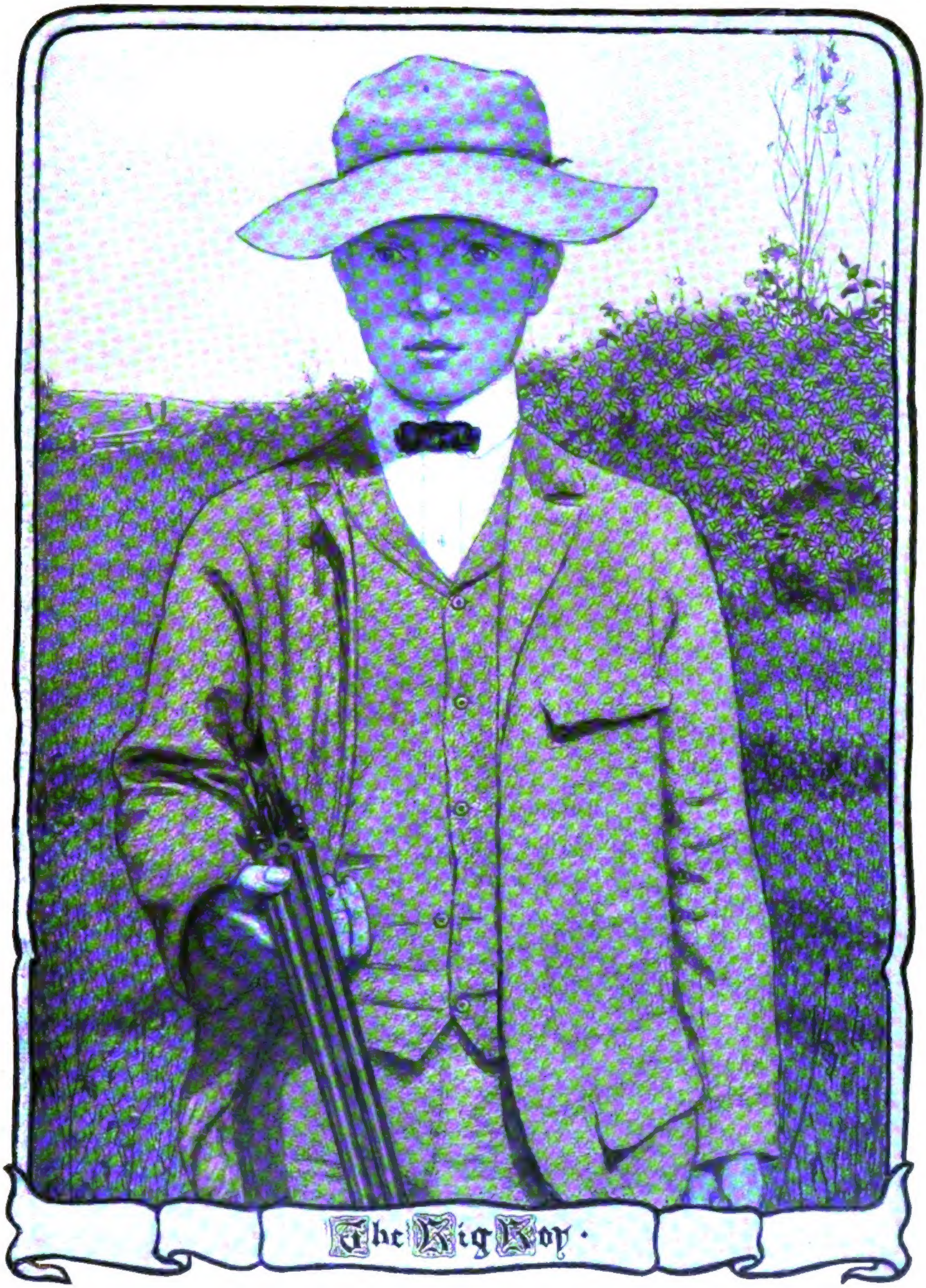
The Big Girl.



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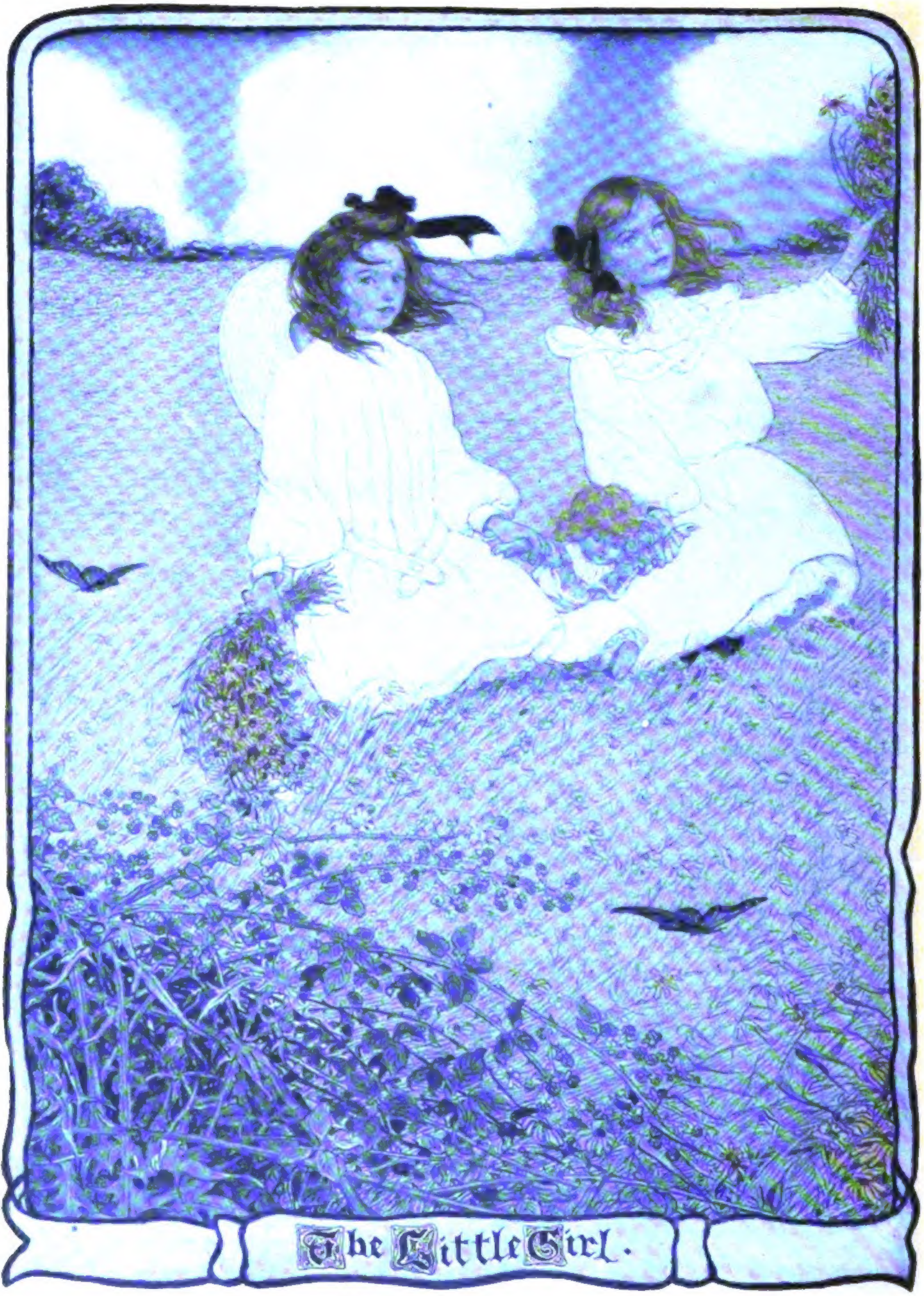

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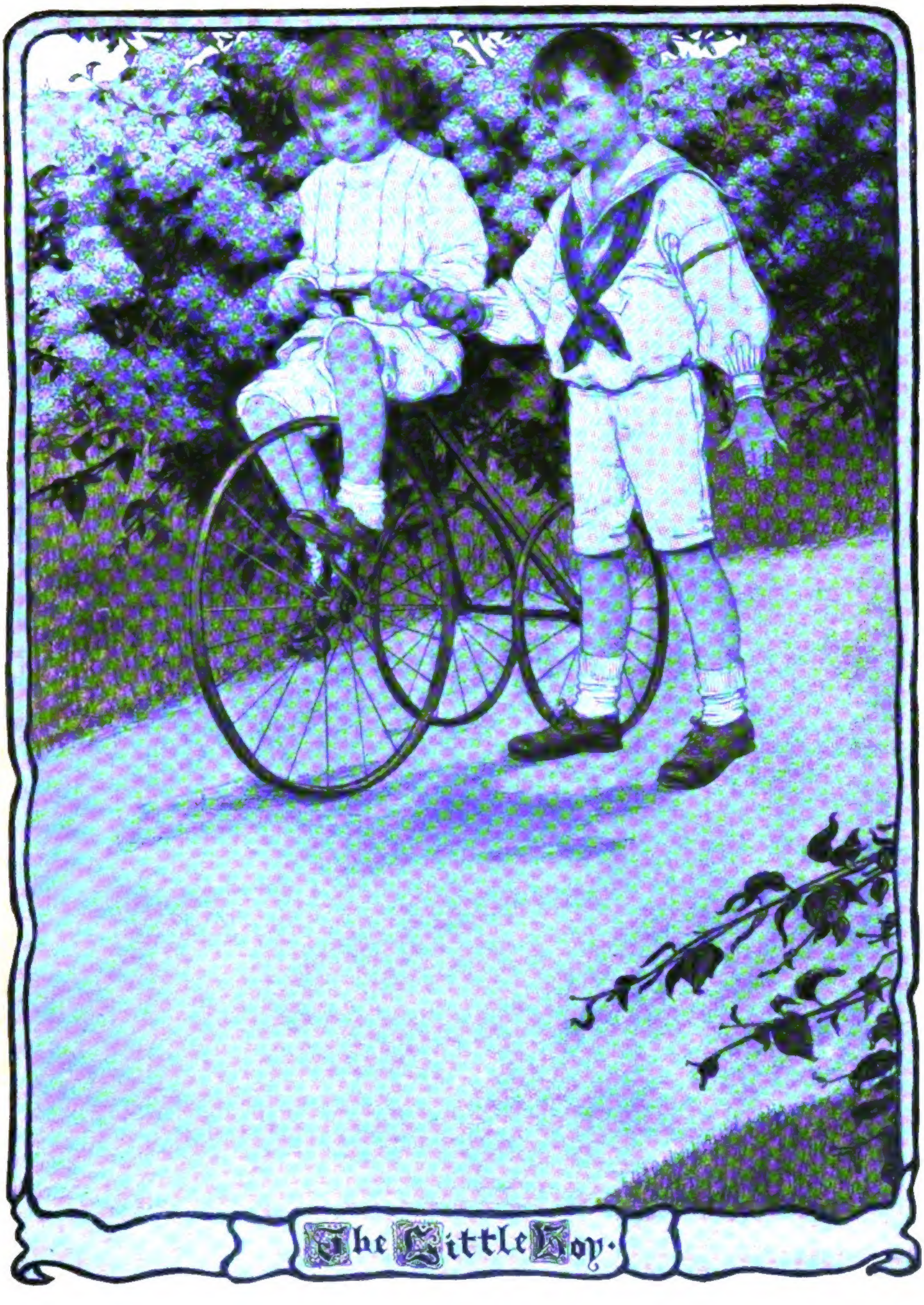

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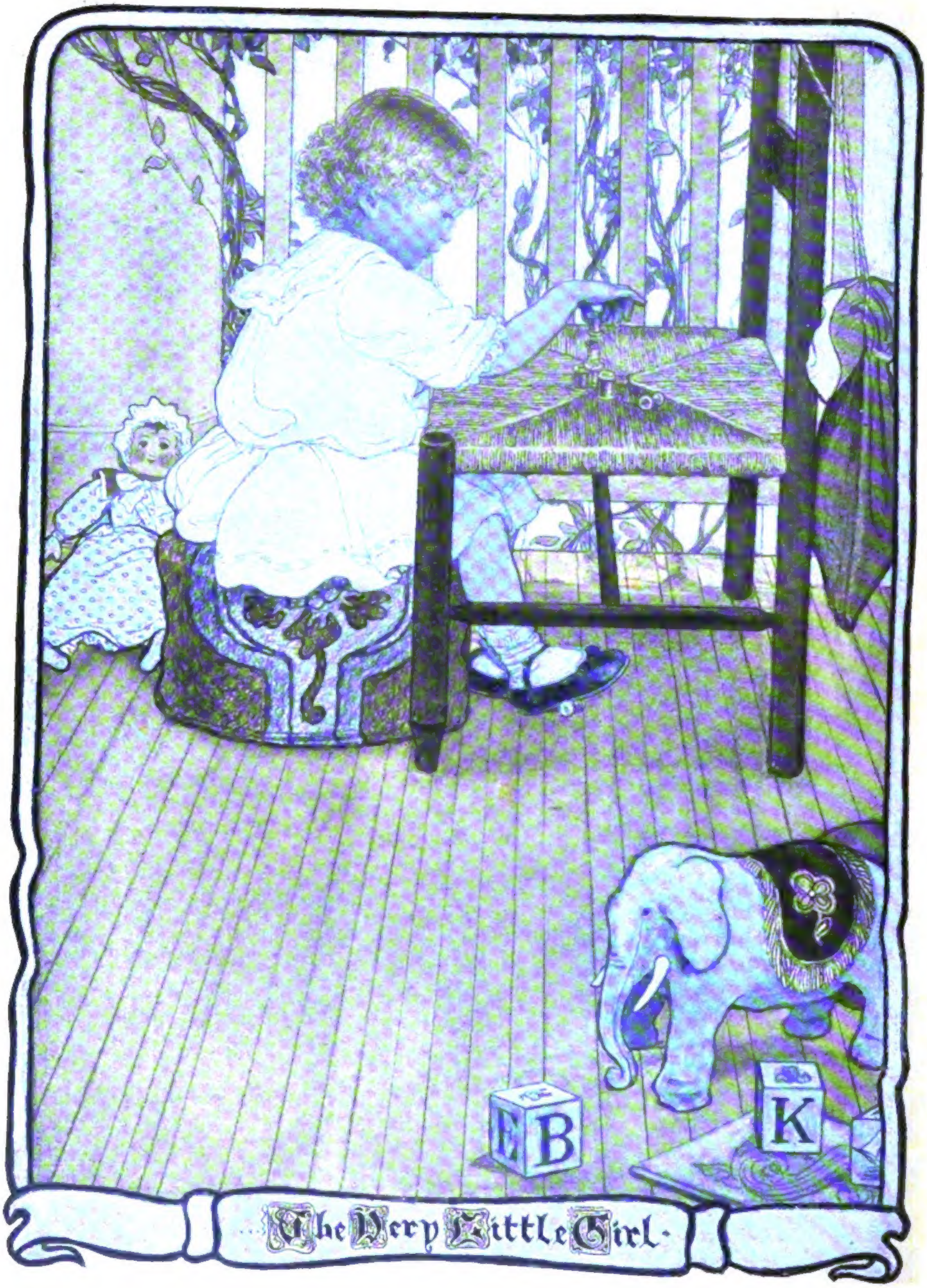
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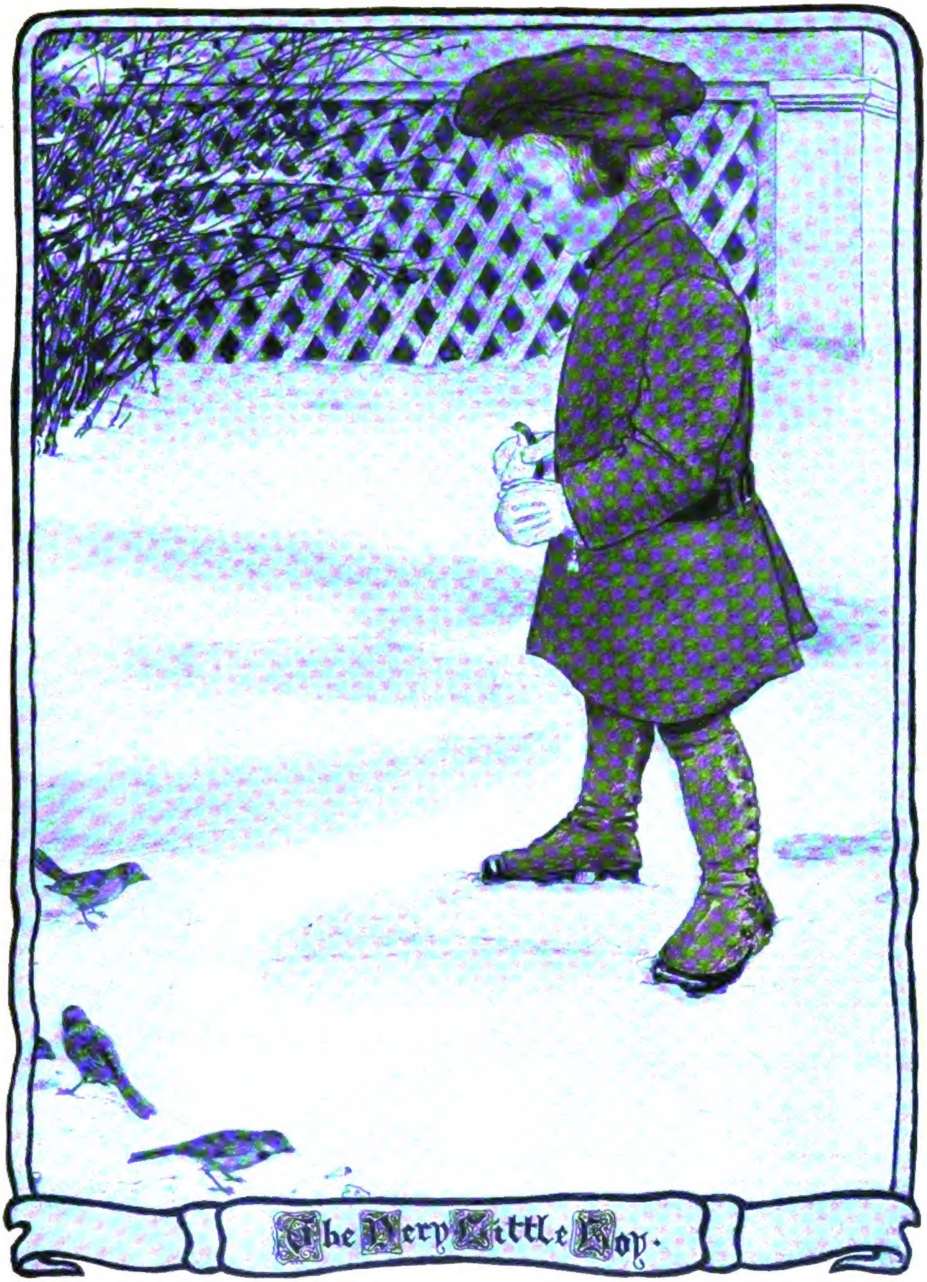

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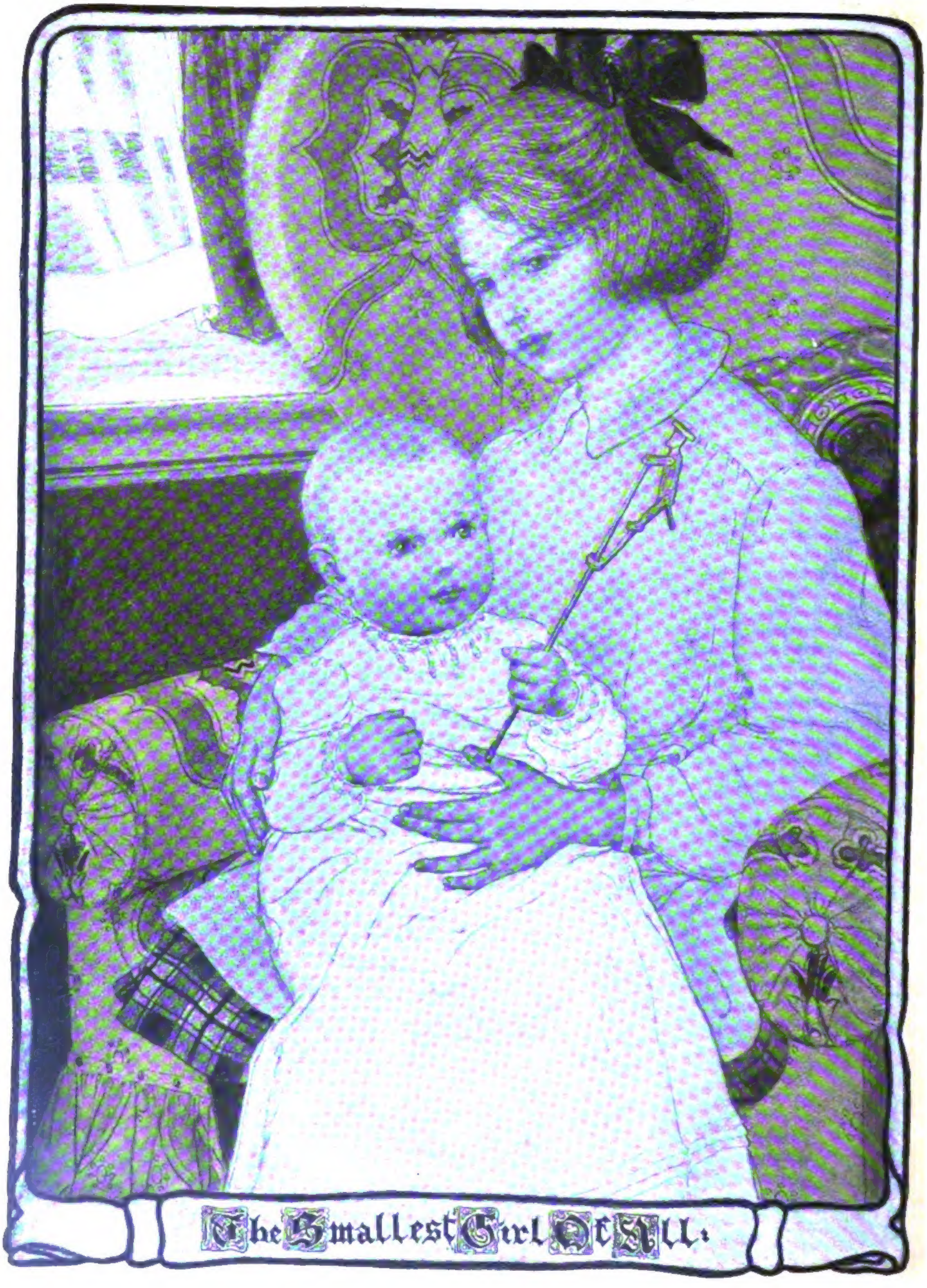


The Smallest Girl Of All.

LEGENDS AND FOLK LORE

Sandy's Old Woman

By **MADELEINE WINDEYER**

Illustrated by B. Cory Kilvert

"WHAT yer got fer Christmas, Curly? an'thing?"

The little fellow addressed looked up dejectedly.

"I dunno. There's three days yit."

"Three days ain't much," declared the other as he pulled his ragged cap closer over his ears. "Can't do much in three days in savin'. How much yer got?"

"Oh, some," Curly answered vaguely. He rammed his blue fingers farther into his coat-pocket and rattled together two coppers, a brass button, and the broken end of a tin top. "Guess I got enough to buy somethin', and there's three days yit."

There was an air of suppressed excitement about the boy who had spoken first. He glanced swiftly up and down the street to be sure there was no one within hearing.

"Is yer dad out yit?" he pursued in an eager whisper. "Think they'll let him out fer Christmas?"

"Guess not. Guess 'twouldn't much matter, anyhow. He don't never git nothin' fer Christmas. Last year—" He gulped down a rising lump in his throat as his memory went back a twelvemonth, and a confused vision rose before him of a cold, gray dawn, a woman's white face bending over him in the half-light, and two thin, knotted hands that tied to a nail over his bed a pink net stocking from which protruded several mysterious little bundles and three or four striped sticks of peppermint candy.

"Last year," he began again, but the words would not come. It was beginning to snow, and Curly's thoughts traveled swiftly to a quiet corner of the cemetery.

"I guess it'll be warmer down there now," he said, unconsciously thinking aloud. "It always gits warmer when the snow comes."

"Yep, it always gits warmer," echoed his companion, but his thoughts were of the poorly furnished room where the snow packed up the cracks and kept the wind out. "Say, Curly," he added suddenly, "I know a bully way to git things fer Christmas. D'want to know? You're a good one to tell, 'cause yer not scary. Y'ain't like Pete Dowley. He runs at his shadder. If 'tweren' fer that I'd 'a' told *him* and halved up, but I'd jist as soon 'twas you. I'd do it myself, only I don't—I ain't got time. There's other things I got to do. I'd as lief 'twas you as Pete, anyhow. Y'd never guess."

Several other boys were gathering to watch a woman arranging sweets and toys in her shop-windows.

"Come on; or them fellers 'll hear," said Curly, and the two moved around the corner. Backing up against a fence to escape the wind, Curly faced the bigger fellow.

"'Tain't nothin' that'll git me put in, Sandy, is't?" he asked cautiously. "I ain't goin' to spend no Christmas like that. Last year— I'd rather be without nothin'," he finished hurriedly.

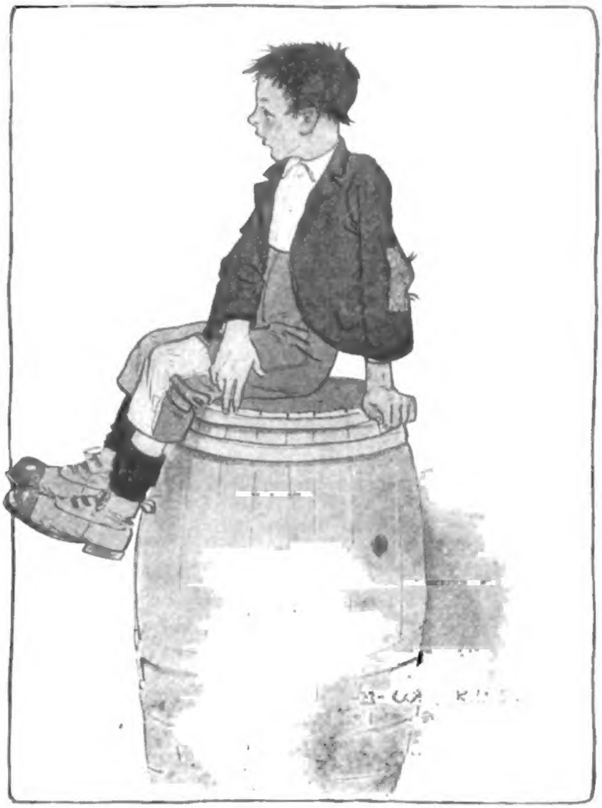
Sandy laughed. "It's down to our house. It ain't nothin' like that," he said, his voice sinking to a mysterious whisper. "You rekelect that woman with the long, black cloak and the bunnit with the strings tied under, that come to see me when I had the mumps a while back? She give it me, and I've been thinkin' over it ever sence. I've been tryin' to think of a feller with grit. I guess you'll do all right. Want to try it?"

"Guess," Curly answered shortly, curiosity getting the better of his scruples.

"No backin' out onct you know," warned Sandy suspiciously.

"Nope."

"Bully!" exclaimed Sandy, every nerve in his little body alive with excitement. "I knew yer'd be the feller to do it. Pete, he's miles too scary. He never would 'a' done. Nor Dump neither. It needs fellers with grit, like you and me, Curly. Them others is no good. And all yer got to do is jist what the old woman says. Golly! We'll have rafts. And then there's next Christmas agen."



SANDY.

"What old woman? What yer talkin' about?" asked Curly, with renewed suspicions.

"Come on. It's down to our house," was the brief reply, and the two disappeared into the darkness of a side-street.

All next day, and the next, Curly and Sandy went from house to house comparing each one, front and rear and top, with something which Curly held in his hand carefully wrapped in paper, and which the boys consulted only after quick and cautious glances on all sides.

"Sandy says it's Fisken's over the hill," Curly murmured doubtfully to himself as the second evening wore on, "but I ain't so sure. There's the tower at the top and a lot of winders at one side, but the doors don't seem to be right, two of 'em comin' on the same side together. I've seed a light burnin' often high up, but I don't somehow hardly think Sandy's right. To me it don't seem like to be Fisken's. But if it ain't Fisken's, whose is it? Gibbons has got too many doors and not enough winders, and the winders in Brent's is on the wrong side. There's Paffard's, but there ain't no tower, and Pringle's hasn't got no doors to the north. Them's the likeliest. And me and Sandy has to be pretty slick. There's jist to-night fer findin' it. I guess Sandy must be right, and 'tis Fisken's. And anyhow, it don't really matter about the tower winder. A light that shined out would have to go more or less to the west, and things happen around Christmas-times that don't any other. Yep, I guess it's all right. It's Fisken's."

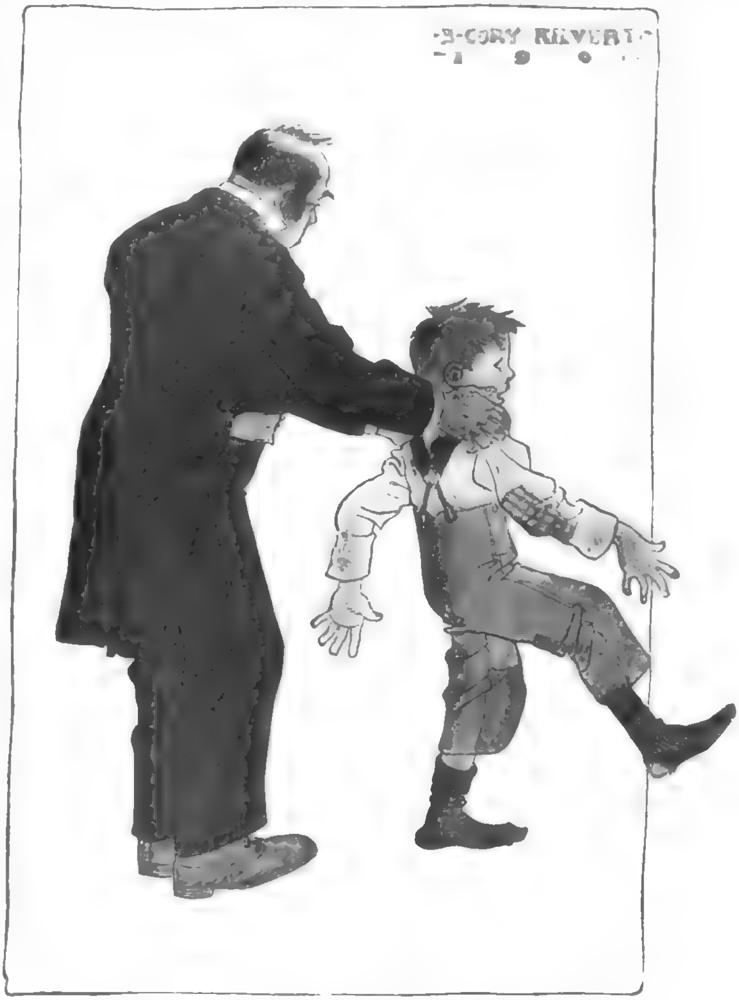
It was "the night before Christmas-dawn." The frost had gathered thick on the trees and bushes, and there was no sound in the still air but the sharp crackle of the icicles that hung from the pines, and the audible chatter of Curly's teeth as he stood outside the Fisken house, coat in hand, waiting for the strike of the midnight bell. Faith in Sandy and Sandy's old woman was yielding to the terrors of the night, and oozing from his cold finger-tips. Only one thing kept him to his agreement and that was his companion's parting words:

"Don't yer git scart, now, and spoil the whole bisnus." They rang fresh in his ears, and he stood his ground. Anything, he felt, was better than Sandy's scorn.

As the last stroke died away he drew three shaky circles in the snow at his feet, dropped his coat in the middle circle, and shivering from head to foot with cold and fright, he opened the door with numb fingers and closed it thankfully behind him. There was the sound of distant music and laughter, and the indistinct murmur of many voices, but he paid no attention. They came from up-stairs, and he took the only stairway he saw leading down. The place was warm, though dimly lighted, and the fever of excitement that had possessed him for two days came over him again as he gradually thawed out. Groping his way to the lowest step, he paused to leave his shoes, repeating softly as he went on: "A room where the light comes through the keyhole. Gold for the feet that follow, and—and——"

The sound of quick footsteps passed along the hallway above him and he chilled with the fear that they might come his way. For the first time the enormity of his undertaking dawned upon him and he longed fervently to be on the other side of the big entrance-gates where Sandy, secure from detection, and muffled to his chin, impatiently awaited developments.

"Why didn't Sandy do it himself?" Curly muttered, with chattering teeth and sinking heart. "He could 'a' come as well as me. I ain't got no more grit than him. And s'posin' it's the wrong house! S'posin' they ketch me! S'posin' the old woman's batty, and —oh rats!"—as the footsteps above him grew fainter—"I guess it's all right. Lemme see, what'd she say? 'a light with a keyhole' and when I get to the edge I say 'gold'—that's as soon as I get to the door—'gold fer them that seek, an' stones fer feet that foller.' I guess I won't forgit. And jist one hand—golly! there's the light."



A HAND CAME HEAVILY DOWN ON HIS SHOULDER.

A few yards farther on a faint light came from under a door. Curly made hastily for it, and closing his eyes he softly turned the handle, repeating under his breath:

"Gold fer them that want, and stones fer feet——"

He got no farther. A hand came heavily down on his shoulder and a man's voice called to someone in another room:

"Hi, there! Perkins! I've caught the boy that's been hanging about here lately."

One frightened glance told Curly he was in an ordinary kitchen. Rows of shining pots and pans adorned the walls. There was no sign of gold or silver or precious stones, no chance of anything. It was the wrong house!

With a desperate tug he wrenched himself from the man's grasp and made a dash down the hall. At the foot of the stairs he stumbled and fell, and the next instant the man's hand was again on his shoulder.

"Got you this time, youngster," he said roughly, as he jerked Curly to his feet. "Ha!" he added, as the other fellow came up with a lamp, "here are his shoes. This is not the first time he has prowled around people's houses at night. Seems like he has the makings of a first-class burglar. You're young to be at it, though. Bring Mr. Fisken down, Perkins, and see what he wants done with him."

"Let's take him up," suggested Perkins.

And so, between them, a shivering little prisoner with curly brown hair, very big brown eyes, no shoes and no coat, was ushered into a room filled with gayly dressed people. At one end stood an immense Christmas tree weighed down with all sorts of beautiful things. Even in the shop-windows Curly had never seen so many. Several girls were busily engaged in hanging to the loaded limbs long strings of gold and silver balls, little ones and big ones, some frosted and some shiny, stars of blue and yellow and crimson that sparkled in the light, and extraordinary little musical boxes with funny little wax people inside that put their yellow heads out of the colored glass windows and sang songs as the boxes whirled around.

It was the first time Curly had ever been in a luxuriously furnished room—the first time he had ever seen women in beautiful gowns and jewels that flashed back a million lights to the blazing logs in the fireplace and the circles of flame in the chandeliers above. It was the first time he had ever seen a Christmas tree, and he stood enraptured. He was suddenly awakened by the voice of Perkins graphically describing how they had caught "the little thief" in the very act of getting into the kitchen, how like a professional burglar he had taken off his shoes inside the door and stolen along the hall in his stocking feet, and finally how he had made a bolt to get out.

"And here he is, sir," concluded Perkins.

"How is this, boy?" Mr. Fisken asked gravely. "What are you doing here at this time of night? What were you looking for?"

Curly opened his quivering lips to explain, but no words would come. The firelight, the faces crowding around him, the beautiful jewels, the glittering tree melted into one great blur as big, hot tears swam slowly into his eyes. Confusion tied his tongue. Then hope rose with a bound. An inspiration had suddenly come to him, and ramming his shaking fingers into the pocket of his trousers he drew out a small, soiled book, on the title-page of which ran the words:

Legends and Folk-lore.

"That's it," stammered Curly, pointing a greasy finger to a page turned down. "We hadn't nothin' fer Christmas, and me and Sandy found that. We thought 'twas this house. There wasn't no other that seemed the one, and Sandy said 'twas all right if we did jist what the old woman said and only took one handful. Sandy said 'twas Fisken's——"

Again words would not come, and the sudden recollection that their one chance was gone and there was nothing left to hope for on the morrow overcame him and he burst into tears.

"Poor little chap!" somebody said kindly.

"Give him something!" someone else suggested, while a third surreptitiously thrust into his hand some of the gilded parcels from the tree.

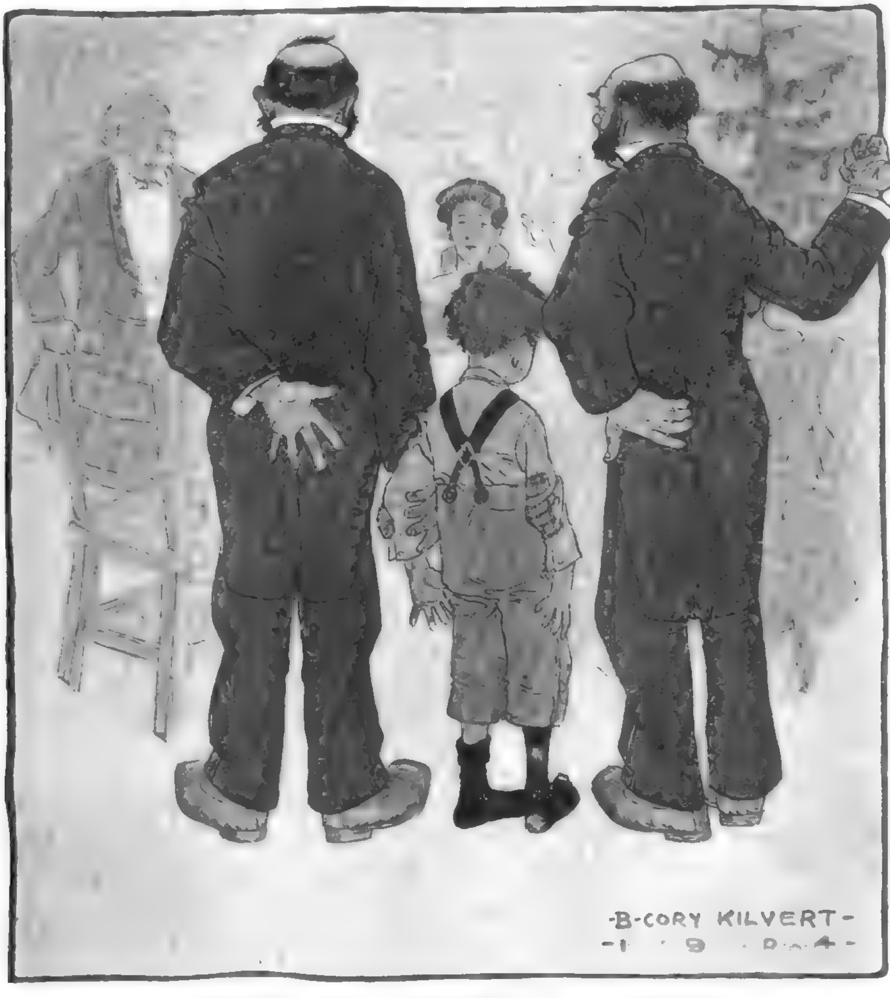
Meantime Mr. Fisken had been glancing over the page pointed out by Curly. A smile crept to his lips, slowly broadened, and ended in a long, hearty laugh as he finished.

"This is delightful," he said. "It's the most refreshing thing I have experienced since I was a small boy myself—since the dear old days when I thought to catch a starling by a pinch of salt on its tail. Fancy a boy in this age translating the mysteries of a legend into truths! Listen to this—I'll read just the part that is marked:

"'It must be the night before Christmas dawn,' the old woman said slowly, shaking her gray curls with a jerk of her head, 'and if, as the chimes ring twelve, you stand before a house having two doors to the north, seven windows to the east, and a light burning in the top tower window that looks to the west, then will your hands bring you what your heart desires. Do this: As the bells stop ringing, draw three circles in the snow, drop your coat in the centre one, and open the door farthest from a window having a light. Follow the passage leading downstairs, and at the lowest step leave your shoes with the toes pointing up. Go on till you come to a room through the keyhole of which a light shines. Inside are gold and silver and things no eyes have ever seen. The walls are lined with precious stones, and the lights in the ceiling come from the heart of a million diamonds.

"'Open the door slowly, and close your eyes that the light may not blind you, saying as you step over the threshold: "Gold for the feet that follow it and precious stones for the hands that seek." Then take only as much as one hand will hold and return whence you came.'"

Mr. Fisken put the book down, and Curly, crimson-faced and confused, fidgeted miserably from one foot to the other, trying to read his sentence in the faces around him. Everyone was talking at the same time, everyone was laughing, and he grew hopeful, for in the babel he could hear nothing more alarming than "Oh, the darling!" "How awfully funny!" "The very strangest thing I ever heard!" "What a huge joke!" And one girl, beautiful beyond description in Curly's eyes, impulsively threw her soft, bare arms around his neck and kissed him.



BETWEEN THEM, A SHIVERING LITTLE PRISONER.

"I'll be your old woman, dearie," she said laughingly, and Curly's last fear dissolved.

"Perkins," Mr. Fisken said, turning to one of the men, "go outside and see if there are three circles in the snow by the north door. If there is a coat in the centre one bring it here."

There were several minutes of suspense,

and then Perkins returned with a ragged little coat in his hand.

"Three circles, sir," he announced, "and this in the middle."

"And his shoes at the foot of the stairs?"

"Yes, sir."

"Bring them here."

Perkins disappeared again and returned with the shoes.

"Put them on, boy," Mr. Fisken said, handing the coat and shoes to Curly.

"Now, Perkins, a good big sack, and while you are downstairs put into it a couple of fat turkeys, a plum-pudding, some mince-pies, and any other things you think you'd like if you were a boy."

Perkins returned presently with a sack all stuffed out of shape, and Mr. Fisken proceeded to fill up the remaining space with things from the tree—gold packages, round and square parcels, boxes of sweets, oranges, nuts, apples, everything his hands fell upon.

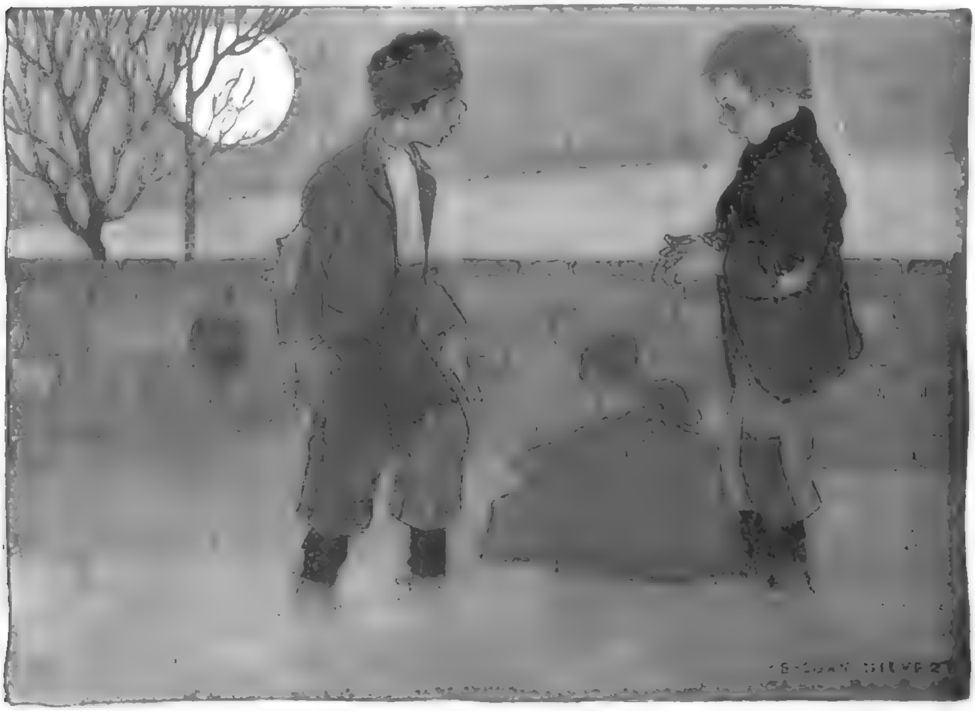
"Now," he said, as he hung the bag on Curly's back, "go over to that desk in the corner and take all that one hand will hold from the second drawer on the left."

Curly needed no second invitation. Opening the drawer he plunged his hand in and brought out a heap of small coins.

"One hand!" came the warning voice of Mr. Fisken. "Now, 'return whence you came.'"

He opened the door and Curly disappeared into the night.

Outside, in spite of his extra precautions against the frost and wind Sandy had grown chilled through with his long wait in the shadow of the high wall. His feet and hands ached, and his body was numb with the cold.



CURLY DUMPED THE SACK AT HIS FEET.

"Sneaked, and skinned home th'other way," he cried disgustedly at last. "Better after all if I'd 'a' got Pete, or done it myself. Who'd 'a' thought Curly'd scare, and to-night the only chance?"

He turned his face toward the town, lying white and still in the moonlight, and trudged slowly along the beaten track in the middle of the road, a solitary, miserable little figure in the lonely night.

At the foot of the hill he stopped and gave a last forlorn look behind him. For one second he stood between hope and doubt, then his feet flew madly back.

"That you, Curly?" he called. "Did yer git it?"

For answer Curly dumped the sack at his feet.

"All kinds o' things there," he panted. "Puddin's and pies and turkeys, and no end to last a year. And lookit here."

He rolled the coins from one hand to the other, and laughed triumphantly as they shone in the moonlight. Out into the snow he turned the marvellous packages and boxes that had adorned the tree. Pell-mell they came, one on top of the other, till the ground was strewn, and still the bag seemed full.

"My eye!" cried Sandy, breathlessly. "Then Fisken's was the right one. I told yer 'twas. I know'd I was right. But I say, Curly, how'd yer git all them in one grab? Wasn't the old woman there to watch yer?"

"Weren't no old woman nowheres," Curly declared scornfully; "jist beautiful people and things and lights and trees and her that said she'd be my old woman, and all sorts. And when I'd got all these here things a man says to me, jist like your old woman did: 'Now go where you come from.' And I come."

Perseverance

By ALOYSIUS COLL

IF failure dull thy tools, be not dismayed;
Sharpen thy blunted chisel, sword, or wedge,
And dare to strike again; the keenest blade
Is seldom that one with the unworn edge.

The Start

By INEZ HAYNES GILLMORE

Illustrated by Harold Heartt Foley

RICHARD STANTON had scarcely heard the warden's kindly words of exhortation and advice, although he had answered with perfunctory respect. All he could grasp was the fact of his freedom and, out of a clear sky, the edict that released him a full three weeks before the expected time. The warden had said something about exemplary conduct, about a mistake in the reckoning. Richard tried again to realize the whole significance of the announcement. He could not. It was as if a star had burst in his mind, and its four corners were cumbered with flashing, exploding, purple-and-gold fires. He followed the officer out of the warden's office, he changed from his prison-stripes to the clothes they had ready for him, he accepted the money they offered him, he made his brief farewells like a man in a dream.

Outside came his first sense of disillusionment. He had expected the world, when it came his turn to join it again, to have a visible welcoming hand, a palpable atmosphere of joy and tenderness. But there was no such significance to the look of everything about the Charlestown State Prison. Perhaps it was that the neighborhood was familiar—he had often caught wistful glimpses of it from the other side of the gray-stone walls; a sordid, dusty, dreary place it was, too. Perhaps it was Richard's feeling that everybody about, the children playing jump-rope in the court, the woman shaking a rug out of a near-by window, the very iceman staggering under the weight of the ponderous translucent cube that he so sturdily nipped in his enormous pincers, must all recognize him as a discharged prisoner. He hurried up Austin Street and away from the scene.

He came out onto Main Street at the first turn and, gradually, he began to master his self-consciousness, to look people and things boldly in the face. The elevated attracted his attention immediately, and he stood watching the progress of the cars for a few minutes. At first he thought he would take a train over to the city, then he decided to walk. He strolled leisurely across the bridge, staring interestedly at the passers-by. The draw was up, and he had to wait fifteen minutes or more.

A small crowd of people gathered there, workmen rushing back to work, women and girls, in couples, impatient for their shopping, small children on a Saturday exploring tour of the big city,—they all waited in varying degrees of impatience. Something happened to the machinery of the bridge, and there was a protracted delay. The crowd grew steadily. It became impatient, then vindictive, then philosophic and humorous. The men began to chaff the girls, and the latter did not disdain to answer them through the modest medium of remarks ostensibly directed to their companions. Richard leaned back against the fence, and drank it all in. His spirits were rising. He was beginning to enjoy everything. The warm sun and the softness of the clear spring day wrought a seductive enervation in his nerves, and the salt air worked a tangy stimulation in his muscles. He had to bite his lips to keep back meaningless smiles. He amused himself with studying the clothes of the people about him. Ten years, he decided, had made great changes in the fashions. It was obvious in the clothes the men wore. What made the difference with the women it was more difficult for him to find out.

Presently the draw-gates swung slowly apart. The released crowd surged forward and spread over the sidewalk, the more speedy shooting ahead.

Richard was among these. His buoyancy of spirit affected his look and his movements. He would walk over to the Tremont House, he decided, take the Brookline car, and burst upon them all at home suddenly. Home! That meant having about you the people that you loved, and being at liberty to talk with them whenever you wished. It meant silence only when you wanted silence, and it meant noise for as long as you wanted noise. It meant other lovely things, delicious food to eat, delicate china to eat it from, a wide, cool, soft bed in a big, airy room. It meant books, magazines, pictures, music. Oh, God, what did it not mean? Why had he delayed himself by walking over the bridge? He bounded forward as if shot from a cannon's mouth, and his stride became a feverish one.

There was his mother to see first. He had not seen her so often as his father or James in the last ten years. She had come as frequently as the others would let her. But Richard had himself realized that her visits to the prison were a frightful strain upon her, and he had, at last, begged them not to let her come again. He had not seen her for two years. On that last visit he noticed that the hair had begun to gray thickly about her sweet, middle-aged face. Her soft eyes were dim with tears, her mouth worked convulsively all the time she had stayed with him.

Then there would be Patia, his only sister. Patia had been a little girl of thirteen when he left. Now she was a woman. Patia, a woman! It seemed incredible. She had been a quiet little thing, deep in her studies and her books. At eighteen she had gone to college. She had taken her degree the previous June. Richard had not seen her once in the last ten years, and before that, he had had little chance to know her. But he had always felt that, in an odd, unexpressed way, they understood each other. Patia and he were alike, and they were both different from James, and from their parents. James, the handsome, gifted one of the family, was a curious combination of father and mother. He had their mother's indecision of character, their father's *laissez-faire* temperament. The combination made him curiously lovable. Patia and himself, Richard reflected, had neither of these weaknesses, even if he, at least, had proved himself the possessor of greater ones.

He was on Washington Street by this time, walking swiftly, his head bent to the clamor of his thoughts.

"Hullo," a voice called suddenly, "you're just the kind of fellow I'm looking for."

Richard started violently, and stared hard at the man who blocked his progress.

It was little Willett. He had been discharged three months before. Everybody in the prison had been sorry to see him go. He was the comedian of their grim company. He was, moreover, a jolly companion and a pleasant work-mate. He was a little pasty-faced fellow with a complexion so deeply lined that it seemed to crack when he smiled.

His profession was one not found in the curriculum of colleges, but a difficult one, nevertheless. Its requirements were a clear head, a strong arm, a soft step, and the ability to work quickly and quietly. Incidentally, members in good standing were owners of a set of curious but innocent-looking tools, not unlike, indeed, the slender, refined instruments employed by dentists.

"Oh, hullo, Wil—" Richard was beginning.

"Jones, please," Willett interrupted; "the other fellow's skipped—had to go," he continued, his eyes twinkling; "this town's no place for a decent man. Just out?"

"This morning."

"Looking for a job?"

"Oh, no," Richard said, "there's no need of that yet. I'm going home first. I suppose my father'll have some plans for me."

"Going home!" Willett repeated, "Lord, you're an awful fool to do that. They don't want to see you. They may say they will, but they don't. I should think you'd have more sense than to go home and queer them."

Richard flushed. "I know they'll be glad to see me. You—I—I don't think I shall queer them," he ended humbly.

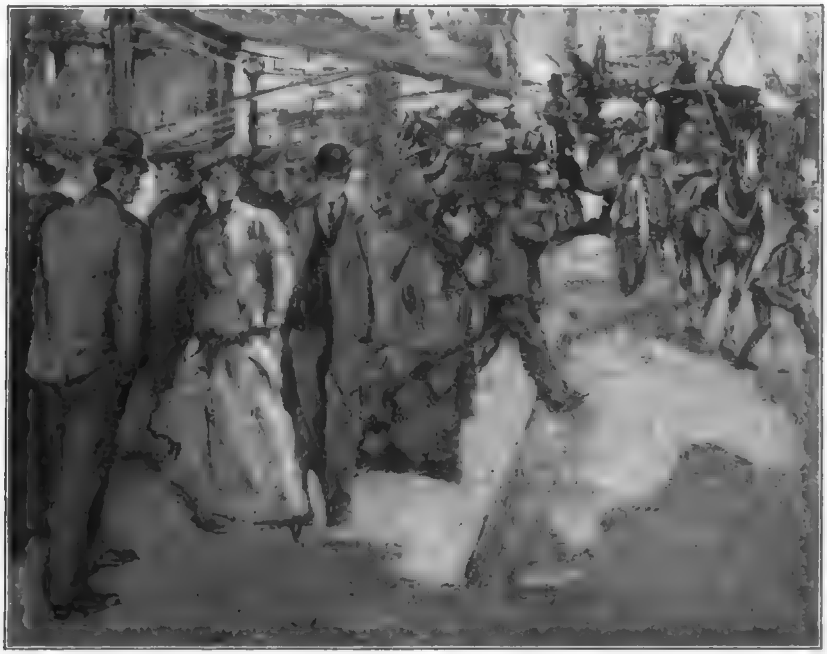
"Well, if it's the first time," Willett conceded, "they'll try to make you think they're glad, but you'll see through the bluff easy enough. Now, listen to me, Stanton, I'm not going to stand here and watch you go up against it in that way. You'll get all the spunk jammed out of you. Here, have a cigar."

Richard recalled with surprise that the first thing he had promised himself after his release was a good smoke. He had forgotten all about it.

"Thank you," he said gratefully. It was a good cigar. Its first whiff transported him.

"I'll walk along with you, Stanton," Willett went on. "The fact is, I've got a good thing, and I want to put you next. Of course, you can do as you please about it, but it's the chance of your life. There's two friends of mine that are wise to it besides me, and we want another man, someone that can put up a good appearance. You're just the man for us. There's no risk. It's a good thing—you can take my word for that. What do you say?"

Richard knew without further explanation what the character of the "good thing" was. "I can't do it," he said, looking Willett



THE RELEASED CROWD SURGED FORWARD.

steadily in the eye, "but I appreciate your kindness." He held out his hand. "You see, I've made up my mind to keep straight. If I didn't feel that my people would stand behind me, it might be different—but they will."

"Oh, don't make up your mind so soon," Willett protested. "There's no hurry about it. See here, Stanton, you think this matter over. I tell you it's a big thing, and there's big money in it. You go home to-night if you want to. Lord, don't I know how you feel? But come in to-morrow and see me. Perhaps, by that time, you'll have changed your mind. I'll hold the question open until then, and you'll find me ready to talk business. I'll be on the Common, at the Joy Street end of the frog-pond, about three, say. How's that for you?"

"It's all right for me," Richard said, "only I won't be there."

"Oh, yes, you will," Willett prophesied confidently. "Well, I turn up here. Don't forget. To-morrow at three. So long!"

Richard continued up Washington Street. Suddenly all his buoyancy of spirit had evaporated. His cigar, too, was smoked out. He threw the end away. He turned up Bromfield Street, meaning to take his car. The Tremont House had disappeared. There were no familiar car-tracks on Tremont Street.

"Where do you get a Brookline car?" he asked of a hurrying passer-by.

"In the subway," the man responded without stopping.

The subway — of course. He remembered now. It was one of the first things that he had wanted to see. He walked over to the Common and studied the entrance. As he stood watching the flood of people disappearing into the bowels of the earth, suddenly a mood of deadly doubt and despair enveloped him. Mechanically he turned and walked up the Park Street Mall and took a seat under the arch of trees.

Was Willett right, he wondered. Of course he was. Who wanted a State prison-bird on his hands? They would be glad to see him at first, he knew. But afterward the situation would be embarrassing. There would be constant social friction, a thousand tiny personal smarts. Could any love survive that? Of course not. What was the use of putting it to the test when he knew it would fail? And he so much needed love and faith. Not alone to make up for his ten years of loneliness. There was the matter of his invention. The idea of that had come to him while he was in prison. He had thought it all out down to the minutest detail. It lay in his mind as clear and complete as his mother's face. He had made an idol, a fetich of it. It was a secret that he cherished with the jealous care that men show for the key to buried treasure. It was a key to him—the key to work, to wealth, to self-respect, to reinstated social position. Whether or no he could make a success of it all depended, he knew, upon the start, and the start depended on the home-coming. He had no doubts about the invention—but he would need money and sustaining hope for a little while at least. Once started, he could fight the whole world, but he required a start, and he knew that the start depended not on himself, but on others. What would the home-coming be like? He was afraid to let himself think. He cursed himself for a weakling, but his mood rode and rowelled him. All the afternoon he sat there mulling over his hopeless past, and his doubtful future, not daring to start homeward. Toward dusk he felt faint. He went into a restaurant and ordered dinner, but when it came he found that, although he was almost weak from hunger, he could not eat. He paid his bill and went out into the street again.

It had become dark. There were parallel rows of lights in all directions. There were more people than formerly, he observed, on the Boston streets at night. He walked back to the place he had left on the Common, sat down, and tried to think the matter out once more. His head ached, and his thoughts flew volatilely in all directions. Suddenly he jumped up, strode down the subway stairs, and flew into the Brookline car that seemed, providentially, to be waiting there.

. . . .

The house was blazing with lights. They must be entertaining, he reflected. That seemed strange. The life had been a quiet one in his boyhood. He tiptoed across the velvet lawn, and peered in one of the front windows. The huge drawing-rooms were full of people, all seated, their chairs arranged in tiers, rows and rows of them, facing the further end of the room. There were dozens of pretty, bare-shouldered girls, laughing and talking. Here and there were matronly, elderly women. There were groups of men standing at the back and in the aisles. Richard recognized nobody. It was like a dream. Suddenly his mother's face flashed out from a laughing group. The sight gave him courage. He walked to the back of the house, and went in at the kitchen door.

"Tell Mr. James that there is somebody here who would like to see him," he said shortly to one of the surprised maids sitting there.

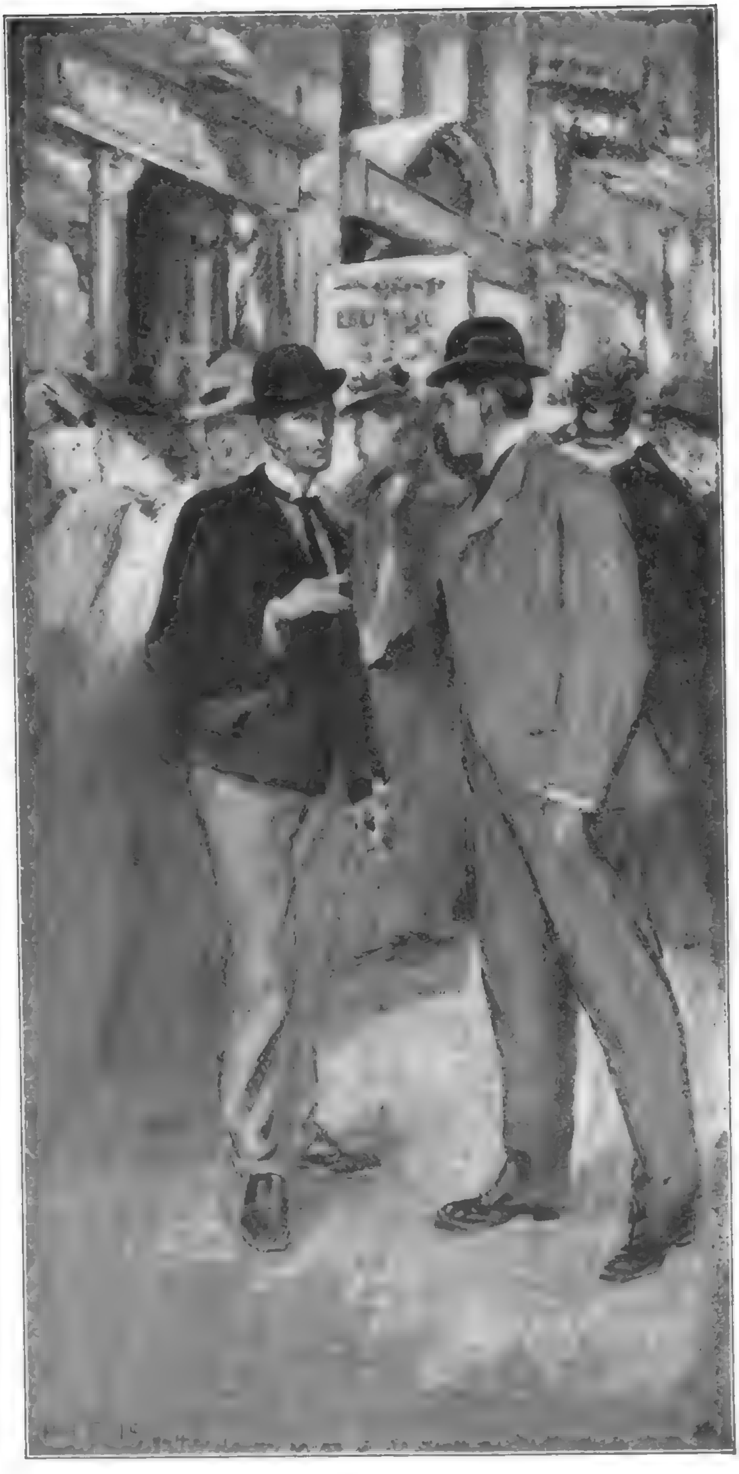
"I'm afraid he's too busy," the girl began.

"Tell him," Richard commanded. She disappeared.

He waited for several minutes, still standing. Then his brother appeared.

"Richard!" he exclaimed. "Good heavens!—come in here," he ended with a quick glance at the curious faces of the two women. Richard followed him into the dining-room.

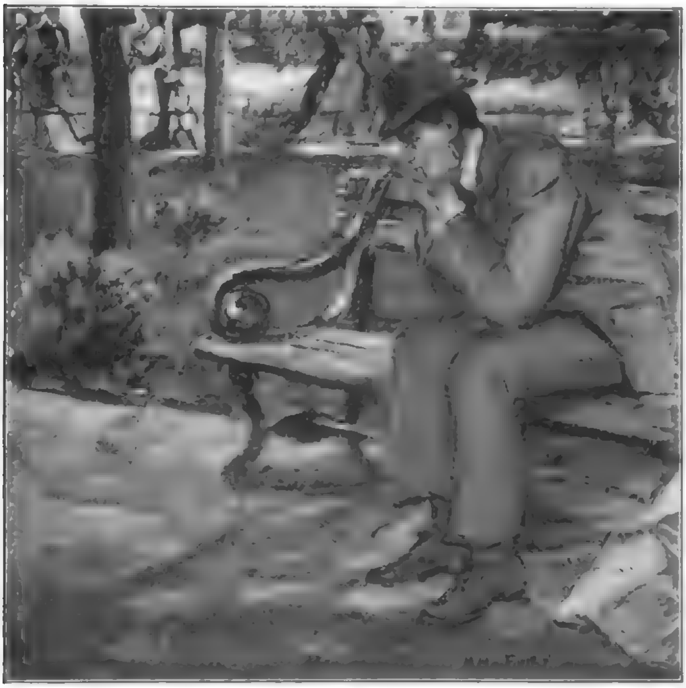
He was aware, even in the instant before his brother spoke, of a new look to the room, that was not entirely to be accounted for by the exquisite appointments of the many tiny tables that filled it and the adjacent hall, nor by the huge vases of blush-roses, and the pink-petticoated silver candlesticks that were everywhere. An inexplicable atmosphere hung about it. His brief glance into the drawing-rooms had surprised it there also.



"LOOKING FOR A JOB?"

It was as if the big, old-fashioned house had suddenly grown younger.

James was holding out his hand to his brother. "I'm awfully glad to see you, Richard," he said. "We did not expect you so soon, or we should have been prepared--you see, we're doing some entertaining to-night. I'm wondering—" he laughed embarrassedly.



MULLING OVER HIS HOPELESS PAST.

Richard took his brother's hand. He was still standing.

"Tell Mr. Stanton to come here, please," James called to a maid passing in the hall.

There was a pause. Richard looked at his brother, as handsome in his evening clothes as an illustration in a magazine. He caught a glimpse of his own figure in a mirror. He did not know himself at first. It seemed impossible to him that the ghastly mask, surmounting a thin figure, that almost looked as if it might rattle in its loose, bagging clothes, could be kin to the fresh-colored face across the table.

In the midst of this train of thought, his father came in.

"What's the matter, James?" he asked briskly. "Is—Richard, my poor boy! How does it happen that you're here? They told us three weeks later. If we'd only known. Now you must—come right up—" He stopped in perplexity. "The trouble is that every room and every bed in the house is filled up. We've a lot of out-of-town people on our hands. Now, where can we put you for the night, or until we've got rid of these people?"

"There's the hotel," James suggested. There was an awkward pause. Richard said nothing. He was still standing.

"Tell Mrs. Stanton to come here," Mr. Stanton ordered an invisible somebody in the hall.

Nobody spoke for a minute or two.

Mrs. Stanton came bustling in, soft and motherly; radiant, too, as Richard had never before seen her, in gray satin, lace, and pearls. "My boy, my boy," she called from the doorway. She rushed over to Richard, and kissed him lovingly. "When—how—we didn't know—if we'd only been notified, dear, we'd have—tell me all about it. I'm so glad. Take Richard up—no, there's no—what are we going to do, Dick?" She turned to her husband. "Every corner in the house is taken. James is even going to sleep on the couch in the library. We could send Richard down to Cousin Amy's. I know she'd be lovely about it."

Cousin Amy! Richard recalled her acid and vinegar aspect. Ten years ago she had always frozen him. What would she be like under the conditions of the present? Well, he wouldn't bother them. Willett was right. There was no place in the social scheme for the returned State-prison bird. He would stay at the hotel that night. And the next day at three he would keep his appointment with Willett. He must be doubly careful to call him Jones now—now that they were going to be pals. Jones had understood. How sure he had been that Richard would return.

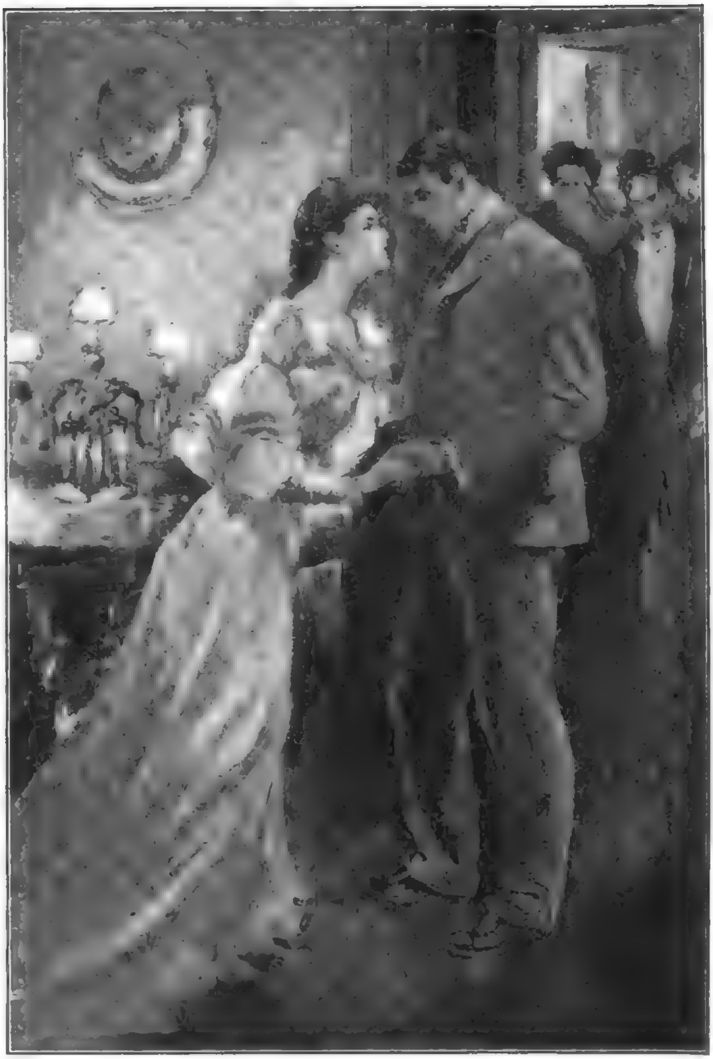
"Don't bother about me, mother," he said steadily. "I'll go to the hotel for the night.

To-morrow I have a business engagement, but as soon as I have time——"

"For goodness' sake! what are you doing out here?" a spirited voice interrupted. "It's so queer for you all to leave, and everybody's ready for the first tableau."

A young girl stood in the doorway. It was Patia. Richard knew her at once. Her slender figure did not look her twenty-three years, but her earnest little face more than showed them. It was a beautiful face, Richard decided swiftly; proud in its poise on the slender neck, proud in the expression of the velvety eyes. These eyes were really black, but they were set in a skin as white as milk, its only other relieving color the satiny dark of her hair and eyebrows, and the curved scarlet of her delicious mouth.

"Oh," she said uncertainly, "you've got—" She stared intently at Richard. "You're my brother Richard," she burst out suddenly, rushing to his side. Her slender, bare arms went about his neck, and she kissed him again and again. "Oh, my dear, I'm so glad to have you here! It was all I needed to make my birthday-party a success. Oh, how I've longed to see you, Richard! But you must be tired and hungry. Sit down and let me bring you some wine."


"YOU'RE MY BROTHER RICHARD!"

She pushed him into a chair at one of the little tables, making ruthless confusion of its dainty completeness. She brought a decanter from the sideboard, and poured him a glassful of wine. Richard drank, weakly obedient.

"We were just wondering what we should do," her father was saying. "Where can we put Richard to-night, Patia? There seems to be no place in the house that we can think of."

"I suggested the hotel," James said perplexedly.

"Oh, no, not a hotel," Mrs. Stanton protested. "I couldn't do that, and I am sure Cousin Amy will take Richard home for the night. But if she happens to have company I don't know what I'll do."

Patia had stopped at her brother's side, her arm about his neck. She stared at them each in turn. "Well, I know what we'll do," she said; "he'll stay here—he'll have my room."

"But, Patia," James expostulated, "how can we explain—what shall we say?"

Patia looked at him for a second. "I'll tell you what we'll say," she said. "Listen." She disappeared through the door-way.

"What is that crazy girl going to do?" James muttered. He walked over to the door that led to one of the drawing-rooms, and pulled its portière aside. His father and mother followed him and stood watching. Impelled, against his will, Richard joined the group.

He watched Patia enter from another door. She held her head high, and her eyes flamed. The delicate lace of her over-dress, the muslin ruffles of her skirt, the ribbons at her belt, even the fluted hanging sleeves were floated out like banners by the haste of her progress. She looked neither to right nor left, and the skirt-encumbered aisle was rapidly cleared for her until she reached the platform at the other end of the room. She mounted this, and for a second she stood silent, a slender, white figure that cut into the gloom of the green curtains.

"Ladies and gentlemen," she began. The buzz of conversation died out. "Before we go on with the tableaux," she continued clearly, "I wish to make an announcement to you. My brother Richard has just come home. He is in the house now. You know—every one of you—what he has come home from, and what he comes home to. If there are any among you who do not wish to speak with him to-night, nor to receive him in your homes afterward, will you kindly leave our house now, before he comes in here to join us?"

She stopped, and there was an instant of dead silence. Then the room filled with tumultuous applause. It followed her as she went into the hall, and the walls seemed actually to rock with its violence when she returned, leaning on Richard's arm.

The Home Hunger

By THEODOSIA GARRISON

I HAVE a longing on me for my own country,
For the little village that lies by the blue bend of the sea,
For the hard, even beach that shines like brass in the sun
And the smell of the torn nets that dry on the sharp, high grass.

The silence of the sea at the sunrising whispers me;
The vast, deep swell of the sea in the blue noon calls me;
And the high, white waves that leap to the red of the full moon, clamor for me.

I am sick for the day when the sea is still as a meadow of blue flowers,
For the low tide that stirs like a little wind at the end of the brown reaches.
I am sick for the day when the gray clouds race
And the wild, gray sea towers and foams and crashes
And the white spray blinds and blows from the breakers
Like dust from the hooves of an army;
For the sting of spray in my face,
For the taste of brine on my lips,
For the sight of blue in my eyes—
What is there in all the world that can feed my heart but these?

There was a sea-gull once I loosed who was caged in an inland dwelling;
He flew straight out to sea like white foam blown by the west wind.
If I could loose my soul, how swift, how swift were its going!
I am far from my own place and the mountains menace between us—
I have a longing on me for my own country.

Frenzied Finance

The Story of AMALGAMATED

By THOMAS W. LAWSON, of Boston

In this instalment Mr. Lawson deals with the wholesale buying and selling of senators and representatives in the great commonwealth of Massachusetts, "as fish are bought and sold," as he puts it, culminating in the sudden and mysterious disappearance of a Boston lawyer and his secretary. H. M. Whitney, brother of the late William C. Whitney, one of the substantial business men of Boston, figures life-size in the transactions. The extraordinary tribulations of Bay State Gas form the main theme, which is being conducted along the ordained lines of criminal development the author promised in his "Foreword." There is nothing about copper in the story, but it boils with "Frenzied Finance."—Policy holders of the New York Life, the Equitable, the Mutual Life, and especially the Prudential Life Insurance Companies, should not fail to read what Mr. Lawson has to say in this number.

CHAPTER XVIII

THE DUPLICITY OF ADDICKS

WHEN my story ended in the November issue of the Magazine I was in the midst of my narrative to Addicks of the brilliant results of my interview with Mr. Rogers at his home in New York. I was full of enthusiasm, in which I felt sure the Delaware financier would join me, for victory meant more to him than to me.

I finished my story with a vivid exposition of what the results on the market would be, and with how little difficulty we could get our new purchase paid for within a few months.

Addicks looked at me in a cool, aggravating way, as though my enthusiasm was a joke.

"Lawson, you have done a big thing, a big thing, but you put up too many bonds, altogether too many. It looks to me as though that old trickster had got the best of us at last."

By this time I had learned all the moods of this man and knew that when he assumed this air of cold, saturnine jocularity it was then safe to look for the unbottling of some *frappé* trickery. My enthusiasm oozed. I hastened to ask:

"What do you mean by 'too many bonds,' Addicks? I gave him all we had. Sorry it was not more. We are to pay him four and a half million dollars, and the sooner we do it the better. Now out with what you've got in your mind; I won't stand any trifling."

Addicks continued to look at me with the same insolent, critical air. He said slowly:

"The reason I say you've given too many bonds is that we haven't a million and a half to put up. Where in the world did you get the idea we had?"

In an instant I realized that this sharper had tricked me into apparently tricking Rogers. I was boiling with rage.

"You have told me over and over again that you retained the right to issue a million and a half bonds, that you had never parted with it, and relying on your assurances, I have done business with Rogers. Let's have the truth now, at once."

Addicks is a master in the management of just such tangles as had developed here. I had expected him to give way before my indignation. He looked me square in the eye and turned the tables on me. He got mad first.

"You have taken too much on yourself," he began vehemently. "You had no right to go ahead without consulting me. Because I've given you full swing you think you are the whole thing, but you're not. And as for you rushing in on me without warning expecting

Photograph by Chickering, Boston, Mass.

HENRY M. WHITNEY

The "System" Capitalizer of Massachusetts Legislators that I'm going to let you turn all the assets of this corporation over to your new 'Standard Oil' friend, I won't stand for it, and you can't do this corporation's business that way."

He poured on for five minutes without giving me a chance to interpose a word. He seemed to be consumed with anger and paced up and down the office. Then, suddenly, he stopped:

"We cannot afford to have any trouble, you and I, Lawson, and I'm sure you only did what you thought best, but the fact is, that I pledged some of those bonds for our war supplies a few months ago, and though I'm not going to dispute it with you, I'd swear I told you at the time."

He certainly had played the game magnificently. As he talked I had been mentally reviewing the situation I found myself in. I saw myself dropped out of Rogers's consideration as the same kind of a financial trickster that Addicks was. For the moment, I had no fight left; I was simply knocked out.

"Don't feel bad, Lawson. You got as far with Rogers as it is possible to get, and you are dead right when you say that once we get hold of his corporation so that everyone knows we've licked him, we can easily sell stock enough to pay him in a few weeks." As he talked he was again the master financial trickster, full of device and strategy. Finally I said:

"Don't say any more, Addicks. Words won't help us. I've got to face Rogers as soon as a train can take me back to New York, and after that—then I'll have something to say to you." I started to go.

"What are you going to say to him?" he asked.

"Say to him? What can I say to him? At my solicitation he gave me a hearing—at his own home—treated me best in the world. I told him certain things, and pledged my word they were truths, and I've got to go back and tell——"

"Tell what?"

"That I'm either as big a liar as he says you are, or a fool—a doddering fool."

"You are going to do nothing of the kind," Addicks declared peremptorily. "You're going to tell him that you were not posted up to date, and that I, being pressed for money, had pledged some of the million and a half I had told you we had. That's all. He'll see it all right, and he'll trade for—for—what we have left."

I suddenly remembered that he had not told me how many bonds he had on hand. Just a ray of hope in the fog.

"How many free bonds have we to offer, Addicks, suppose he is willing to overlook this ugly piece of trickery?" I asked anxiously.

"I'm not quite sure," he answered, "but I can find from the books." He rang for Miller, his right-hand man, the dummy treasurer of the Bay State Company, and said to him: "Harry, Mr. Lawson has got mixed up about the bonds. He thought we had a million and a half. You remember we've pledged some in the loans. Just how many have we now on hand?"

"Harry" looked it up, and said: "Just $904,000 worth."

"There you are, Lawson," said Addicks. "There's plenty to assure Rogers we'll do what we agree to."

Fool that I was, I did not see his game. No one ever does see Addicks's game till it is too late, for no one but a moral idiot would play the game Addicks plays, and, thank heaven, moral idiots are so rare in life that it is not worth while figuring out the formula from which they work.

By one o'clock I was back to Mr. Rogers's office on the eleventh floor of 26 Broadway.

He greeted me warmly. "Well, Lawson, did you get things finished up all right?"

"Mr. Rogers, I have a most humiliating admission to——"

"Hold up right there. Cut out all explanations and excuses. Have you brought those bonds as you agreed to, or not?" His eyes were snapping and shifting from one color to another.

"No, I have not got them."

"Why not?"

Had I been a woman I should have clapped my hands to my ears and screamed, so sudden and bomb-like came those two words.

"He has used some of them and has only $904,000 on hand."

"Only $904,000!"

If a Hamlet could compress into the entire address to his mother the concentrated scorn and sarcasm infused into the words, "Only $904,000!" he would surely bring down the house. Mr. Rogers continued to glare at me for fully a minute; I felt his eyes like X-rays searching the remotest recesses of my mind. As soon as the glare shifted I felt sure he and I would be strangers the rest of our lives, and I made up my mind to turn on my heel and leave his office without a word. I felt that he was in the right, and that if I were in his place I'd glare, too.

Suddenly the expression changed. He said peremptorily: "Lawson, get on the first train for Philadelphia and bring back those agreements executed and with the $904,000 instead of the $1,500,000."

"Mr. Rogers," I began, but he stopped me with an imperative gesture.

"Don't say a word, but do as I tell you. I told you you were dealing with a dog, but you wouldn't have it. Now I'm going to put this trade through even if I make a fool of myself doing it. You've done your work and that whelp sha'n't keep you out of its results. I'm in this now, and we'll see if Addicks can outplay me as well as you. Not another word. I understand the whole thing."

I returned to Philadelphia deciding once and for all certain things in regard to Mr. Rogers and others affecting the future of J. Edward O'Sullivan Addicks; and that night Addicks and I "had it out." I shall not attempt to reproduce our talk. Suffice it to say that when I called for the bonds Addicks began to hem and haw, and then I realized that he had again lied to me. We were in his Philadelphia office, and it was night and we were alone. I demanded the truth, and finally he told me he had no $904,000 of bonds. He did not have a single bond. He had used them to the last one and had deceived me for months. About this interview Addicks has always maintained that I laid hands upon him, and that he was on the verge of doing some awful thing, but this is false. I simply turned the key in the door and without waste of material drew a word-picture of the position he had placed me in. Also, I said what I thought of him. That is all.

The vast profits which the stock operator makes apparently overnight are often subjects for the world's wonder and envy. But if the gains are great, the road is muddy. If those who covet the glittering rewards will participate in a deal or two, wallow in the filthy double-dealing which is an inevitable part of the cost price of success, they will quickly realize the dark side of the glittering game, and that the sacrifices are in proportion to the winnings. If I had been asked that night what price would recompense me for the hell Addicks's shabby deceit had stirred up in me, I would have said—that night—that no number of millions would pay for the bitterness of the experience.

It was after midnight when I left Addicks's office, and as I walked to my hotel I was steeped in gloom and bitterness. Before me was the most humiliating ordeal that Fate had ever saddled me with. I had to confess failure a second time, and under such circumstances that Rogers was justified in adjudging me the same kind of a trickster as Addicks, or a dupe unworthy of respect or consideration.

I was at 26 Broadway by ten o'clock the same morning. Mr. Rogers was in his main private office. His secretary was with him. He was full of business, and, I thought, preoccupied. As I entered, and before a word of greeting passed, he gave me one of those keen, appraising glances that seemed to pierce into the innermost interstices of my soul.

"Well?" was all he said.

"Your estimate of Addicks was correct. He has no bonds," I said, giving him the worst of it at once. I was desperate and certainly in no mood for apology. Rogers looked at me. I thought he gasped. He rushed—whether he pushed or pulled me, or we both slid, or how we got there I don't know, but in an instant after I had said, "He has no bonds," we were in one of a number of 8 x 12 glass-sided pens he calls waiting-rooms, but which the clerks have dubbed "visitors' sweat-boxes." He put both hands on my shoulders and he yelled—fairly *yelled:* "Say that again! I did not get it."

That which followed had all the power of the unexpected for me. In after years I became on rather playful terms with these extraordinary bursts of wrath to which Henry H. Rogers occasionally gives way, and which sweep through the "System's" shrine like a tornado; but this was my first experience, and it was a shock and a revelation. Just what was going to happen I could not imagine. I remembered afterward that the preponderance of the impressions that chased each other through my mind was that Henry H. Rogers would surely have a stroke of apoplexy. Then that he would "bust." However, I pulled myself together and began:

"Mr. Rogers, what's the use of getting excited?"

I got no further. He jumped backward. The next second I was in the storm-centre. The room was small. Suddenly it became full of arms and legs and hands waving and gesticulating, and fists banging and brandished; gnashing teeth and a convulsed face in which the eyes actually burned and rained fire; and the language—such a torrent of vilification and denunciation I had never heard, mingled with oaths so intense, so picturesque, so varied that the assortment would have driven an old-time East Indiaman skipper green with jealousy. I was horrified for an instant, then surprised, and after that, if it were not for my part as the cause of it all, I should have been interested in the exhibition as a performance.

I could hear a stirring and a movement outside. The clerks were evidently aware of the scene. Forms passed rapidly across the ground-glass walls. After a while Rogers controlled himself. Then he said to me in a voice vibrant with passion:

"Lawson, tell me—put it in short, plain language—do you mean to say that after coming to me of your own accord and agreeing to do certain things, then returning here to this very office, admitting that you had tricked me, and, after my overlooking that breach of faith and agreeing to take half the collateral simply because it was all you could raise, and because I desired to assist *you*—have you the audacity to come here and tell me to my face that the whole thing is a lie and that you have imposed on me?"

"I mean, Mr. Rogers, to tell you that Mr. Addicks has just proved to me that he has no bonds; that he is a liar and worse."

"Oh, he is, is he? but does that justify you in coming?—oh!——"

Again he was off. When he stopped for breath I raised my voice and made it loud and emphatic enough to convince even a man temporarily insane that my part as audience and victim had ended. I said:

"Mr. Rogers, I can't say more than that I apologize for the part I've been made to play in this transaction, and I'll leave your office prepared to take any kind of medicine, however harsh it may be, that you will deal out on account of all this. Not only will I take it, but I'll think you are right in administering it."

Rogers once more got himself under control. I stepped toward the door.

"One minute, Lawson—one minute. What are you going to do? Go back to your associate, that gentlemanly, square-dealing fellow in Philadelphia?"

"Mr. Rogers," I replied, "I ask no mercy at your hands, but there's a limit to the things a man will stand under the mess I'm laboring with. I'm going to do the best I can. What it will be I don't know. There's a deal of money at stake—my friends', the public's, my own—I'm responsible for it. I've made a terrible blunder. I am paying for it, but nothing that has happened has altered my idea of the duty I owe myself and others.

He was about to say something sarcastic. Then he choked back the words. His manlier nature rose to the surface.

"Lawson," he said, "I'm sorry for you. Upon my soul, I am."

"You needn't be, Mr. Rogers. It's all right; it's part of the game, but I'm awfully sorry I came near you." I opened the door.

"One second more, Lawson," he said, stopping me and putting out his hand. "I'm not only sorry, but I give you my word I have not a doubt—no, sir, not a suspicion of your good faith throughout this business—and if at any time you see your way to open up negotiations you're welcome. Do you understand? You're welcome to come in here or to my house at any time you think you see your way out."

I said "good-by" and bolted before my feelings overcame me.

CHAPTER XIX

ENTER H. M. WHITNEY

On returning to Boston disheartened, disgusted, and disappointed, it is not surprising that there ensued an interval of silence and peace in the Boston gas war. I had to take stock of the situation. However enraged I might be at the new revelation of Addicks's extraordinary veniality, the other elements in the situation remained as before. I could see nothing for me to do but to resume the same tactics I had employed previous to the meeting with Rogers. My friends' interests had to be protected, and to do that war must be waged until a vulnerable spot in Rogers's armor had been found. Even after deciding that this was the proper course, it was some days before I could screw my enthusiasm back to fighting-pitch. In the meantime Rogers did nothing. He, too, was waiting for new developments. After a while we were pounding away at each other with a great show of fierceness, but the attacks lacked the personal animosity and bitterness that had previously characterized them.

The situation had materially altered, however. I knew just where I stood with Rogers, and he realized the consequences of pressing us into a corner. I knew he would sell his company and retire from the field if I could find a way to pay for it. He knew that if he turned the screws too hard I would as a last resort turn the tables by throwing Bay State Gas into bankruptcy. I tried many times and in many ways to find a solution, but to no purpose. Our extremity was such that it was impossible to do more than protect our companies from a receivership. To raise new capital to deposit as collateral with Rogers was out of the question, for the public, looking on at what was evidently most disastrous warfare, was in no temper to buy new stock.

This lull was only a pause between battles. It suddenly came to an end January, 1896, when a new enemy appeared in the field. Henry M. Whitney, who had built up Boston's electric street-railway system, and who, from his frequent dealings with the Massachusetts Legislature in obtaining franchises, had the reputation of carrying that body in his waistcoat-pocket, came before this Legislature with a proposition for a charter for a new and independent gas company. Up to this time Whitney had had no relation with the gas public. The basis of his claim was that he had come into possession of a patented device through which it became possible to turn the low-grade sulphuric coal of Nova Scotia into coke without sacrificing either the valuable by-products, such as ammonia, tar, etc., or illuminating gas. This was a very remarkable pretension, for we had long ago eliminated these low-grade coals from consideration as material for gas-making, but if Whitney's device actually was what he claimed, undoubtedly he would be a dangerous competitor. Whitney's petition set forth further, that because of the exceedingly low price of this Province coal and its richness in by-products he could afford to sell gas to consumers at 50 cents per thousand feet (the legal charge was then $1 per thousand feet), a price which would enable the great manufacturing institutions and all the steam and heating plants to use gas economically for fuel purposes.

The thing was sprung one day and was all over town before night. There were interviews and pamphlets setting forth floridly Mr. Whitney's good intentions toward gas consumers. All appearances of prearrangement were in view, but for a minute we did not know just how to interpret the appearance in our field of this other Richmond. I should mention that Mr. Whitney was, and is, one of Boston's most important citizens, at the present time President of her Chamber of Commerce, and a brother of the "System's" most Machiavellian votary, the late William C. Whitney. Moreover, H. M. Whitney was deep in a speculative venture, Dominion Coal, which owned vast tracts of these low-grade coal lands in Nova Scotia, and it was known he had been trying vainly to utilize their products in the locomotives of the Boston & Maine railroad and several other ventures in which he was a controlling factor.

The application, backed by H. M. Whitney's prestige, and the roseate dreams of cheap gas it conveyed, created a sensation in Boston. Evidently he intended to have it seem that the people were in favor of the new charter, for simultaneously there appeared notices in the press calling for three distinct citizens' meetings. There seemed to be general rejoicing that at last the odious Standard-Oil Addicks-Bay State Gas outfit with all its corruption and unwholesome wrangling was to be deposited outside the city walls.

The experience of any man who has had to do with political and financial affairs invariably shows him that nothing ever happens of itself. Thunderbolts do descend from clear skies, but an enemy and not nature has hurled them. A clever tactician will always look for his antagonist's hand behind any isolated or detached fluctuation of public feeling which bears in the slightest degree upon his problem. In one way it seemed reasonable that if Whitney really had found a way to get something out of his coal, he was justified in making the best possible use of it. On the other hand, I could not but see how the new project brought about the very situation which Rogers had so long tried to get us into. Selling gas at 75 or 50 cents, the new company would absolutely command the business; the old companies must go bankrupt, pass into a receiver's hands, and in due course would be absorbed by the Whitney corporation. That left but one gas company in complete control of the Boston field, and it would not be bound to continue the low prices when competition had disappeared, but would be legally free to go back to the old rates of $1 and $1.25. A combination which so completely went Rogers's way surely had his fine slim Italian hand at its throttle.

Once I had made up my mind by what we were confronted, I lost no time. My inquiries revealed that Whitney's alleged control of the Legislature was not exaggerated. In fact, it seemed eager to do his bidding in any direction.

There was no space for negotiation or deliberation, so I returned his bomb with another, which, exploding in his breastworks, created as much of a sensation as his own. I did not believe Whitney could do with Nova Scotia coal the things he claimed, but, whether or not, if he got his charter, Rogers's aim had been accomplished. If he were absolutely bound, however, under heavy bonds to do exactly as he had promised, his proposition would be so loaded that it might go off in his own hands and blow him to pieces. So the next day I went personally before the Legislature and agreed to pay the State of Massachusetts $1,000,000 for the charter Whitney had applied for, and offered to give bonds to do all the things Whitney would give bonds to do on receipt of it.

This proposition made a pause. It startled the public and set the Whitney forces agape. My proposition was decidedly novel, and on its face absurd. The State could not under the law accept a million dollars or any other sum for its charter, but, on the other hand, it was the quickest-acting horse-sense producer that could possibly have been brought to bear. It was discussed everywhere. Men said: "Why not? If the State has a valuable thing to give away, why should it not go to the one who will pay the people the most money for it?" Above all, it was a check. I had outflanked the enemy, and if he gave battle it would have to be on my conditions. Whitney was furious, and his privately owned Legislature cursed me for interfering with its plans; but he and they recognized my advantage, and that night I had a call from Mr. Whitney and his attorney George Towle.

"What are you trying to do, Lawson?" Whitney asked.

"Only trying to protect from destruction the Boston gas companies of which I am vice-president and general manager," I replied.

"But my proposition is a perfectly legitimate one," Whitney objected. "I have got hold of this invention, which enables me to utilize my Dominion coal in such a way that we can make coke out of it, and at the same time get all the gas. This coal is cheap to produce and costs little per ton to bring in. So I can sell gas cheaper than you can make it."

"And we have a plant for the manufacture and distribution of gas which has cost us seventy years and millions of dollars to get together, and also the customers to whom you must sell your cheap gas," I returned. "If you can really do what you claim, why not go ahead, make your gas, sell it to us, and we will distribute it to the people and we will divide the profit, and you will make as much as though you did it all, for you will not have a fight on hand, or be obliged to build up a duplicate plant? That's all you can do now, for you cannot get a charter to duplicate our plant, because whatever price you offer the Legislature for it we will go you a few hundred thousand better."

We argued for hours *pro* and *con*. I showed him that if he finally prevailed and got what he was after, his charter would bind him to the absolute fulfilment of his promise under bonds that would make it unprofitable and dangerous. He finally made up his mind that such a victory was not worth winning, and he said to me:

"What kind of a hitch-up can I make with you and your companies?"

"Any fair one," I replied. "This is the situation as I see it, and I'm going to be frank: You say you have a good scheme, but you certainly have a Legislature, and you have evidently entered into a compact with Rogers whereby he is to utilize what you have, to knock us in the head. Now we have fairly checkmated you, and Rogers is out. Seems to me you owe it to us and yourself to give us the same chance you offered him. Let us utilize your plans to save ourselves and to knock Rogers over the head. But first, are you free to go on with us without explaining things to 'Standard Oil'?"

Whitney assured me that his arrangement with Rogers was tentative, depending on whether he could get the charter and could carry out his other plans.

After some further manœuvring we agreed that we should withdraw our offer from the Legislature, that Whitney should secure the new charter, and that it should be so worded as to expressly allow his company to lay pipes, manufacture, buy or sell gas, and to consolidate any or all of the existing or new gas companies in the State of Massachusetts; and that when the charter was granted it should belong equally to the Addicks Boston gas companies and to Whitney. Upon their part the Boston gas companies would buy of the new company all the gas it produced at something less than it cost them to manufacture it under the old process. That bound us to nothing dangerous, and we were not forced to take Whitney's gas unless he actually got the results he promised.

At this period I knew nothing whatever of the workings or the wire-pullings of State Legislatures. My business life had been engaged at the stock end of corporate transactions, and I had not troubled myself about franchises or how they were obtained, being content to play my part with the manufactured product with which we dealt on the market. In a general way I knew political corruption existed. That Rogers had obtained favors for his Brookline Company through bribing officials I had good grounds to believe; I had read of strange doings in connection with H. M. Whitney's West End Railway franchise obtained from the Massachusetts Legislature amid an accompaniment of much public scandal; but being quite without personal experience I had no clear conception of how things were done and, innocently enough, I asked Whitney before we parted:

"How is it possible for you to get this valuable charter from the Legislature, particularly with such a strong and honest man as Roger Wolcott in the Governor's chair, when Addicks has been trying continuously for four or five years, regardless of expense, to secure an ordinary one under which he can combine our gas companies?"

George Towle answered for Whitney:

"Lawson, that part is no affair of yours. Mr. Whitney will absolutely guarantee to deliver all those goods, and if it is necessary to override the Governor in getting them, he will also guarantee to do that too. You can call all that done the minute we sign papers."

There was no doubt the new combination was a winner for both of us. If Whitney got the charter, he would be in a position to make a lot of money out of his Dominion Coal stock, which would surely go up with a bound with Bay State Gas stock when it became known that our companies were in the new deal. Besides, all the talk he would make over the value of the charter would help create a market for new stock which we would issue and buy Rogers out. Then, if Whitney's invention was what he imagined, his own profit would run into millions and our properties, having the sole right to distribution, would be stronger than ever. That meant resuscitation of Bay State Gas, and that all the stocks and bonds held by my friends and the public would return splendid profits.

I tested the scheme in all its phases and found only one weak spot in it. We, the Boston companies, were to "go snags" with Whitney in the results of a legislative game in which he was to bear the expense of getting a charter, and as Whitney and Towle said it was to cost them; to get it, $250,000 to $300,000, it looked as if there would be some nasty business done at the State House.

I do not set up for a saint, nor to possessing exclusive virtues which distinguish me from the ordinary American citizen who does business for gain. A man who writes the history of affairs in which he bore a leading part is bound to be accused of egotism however he deals with himself, especially if he admits a strong prejudice in favor of honesty and fair-dealing in his relations with his friends and the public. In reiterating that the bribery end of our "hitch-up" with Whitney did not appeal to me, I am neither pluming nor crowning myself, but merely stating a fact. But this was an emergency I could not meet as a mere personal concern. It was my duty to care for the interests of a great property which must not be endangered by my scruples, and I was willing to be advised by my business friends in the matter. So I went round among my most conservative banking, business, and newspaper connections and put hypothetical questions to them bearing on my difficulty. In nearly all instances the replies were the same, and the subject seemed to be regarded as a joke—what were Legislatures for, anyway, but to be "fixed"? All who did business with Legislatures "fixed" them, and Whitney was certainly the star "fixer." I frankly stated that I considered bribing a legislator as a low-down crime and that I did not believe it was done in our strait-laced old Commonwealth as freely as they all seemed to think. Thereupon I was sarcastically referred to my Bell Telephone, New Haven, and Boston & Maine railroad friends, the organizers of trust companies, and many other representative pillars of social and business society who had had occasion to deal with the State. I began at once a round of investigation among men who would talk frankly to me, and discovered that a most iniquitous condition existed. Massachusetts senators and representatives were not only bought and sold as sausages or fish are in the markets, but there existed a regular quotation schedule for their votes. Many of the prominent lawyers of the State were traffickers in legislation, and earned large fees engineering the repeal of old laws and the passage of new ones. Agents of corporations nominated candidates for office, and paid the expenses of their election in return for votes for a favorite measure and promises to "do business." The Legislature was organized on the same basis; its executive officers were chosen because of their subservience to certain corporation leaders; committees were rigged to do a given thing and prevent other things from being done. Above all, I learned that the chance of a citizen of Massachusetts obtaining a charter from the Legislature of his State, unless he had money to put up for it, was about as good as a hobo's of securing a diamond and ruby studded crown at Tiffany's by explaining that he wanted it. In fact, the citizen's request would be regarded by senators and representatives very much as Tiffany's would take the hobo's—as a joke first, then as an impertinence.

Right here I desire to say to my readers and especially to all those hypocritical and ignorant people who, imagining any strong statement expresses a strong prejudice and not a fact, will cry, "He overstates! He exaggerates!" that in years after when I had full opportunity to study at close range the Massachusetts Legislature, its workings and those who worked it, all the impressions I had received at this time were absolutely confirmed. I do not hesitate to say, then:

THE MASSACHUSETTS LEGISLATURE IS BOUGHT AND SOLD AS ARE SAUSAGES AND FISH AT THE MARKETS AND WHARVES. THAT THE LARGEST, WEALTHIEST, AND MOST PROMINENT CORPORATIONS IN NEW ENGLAND, WHOSE AFFAIRS ARE CONDUCTED BY OUR MOST REPRESENTATIVE CITIZENS, HABITUALLY CORRUPT THE MASSACHUSETTS LEGISLATURE, AND THE MAN OF WEALTH AMONG THEM WHO WOULD ENTER PROTEST AGAINST THE INIQUITY WOULD BE LOOKED ON AS A "CLASS ANARCHIST." I WILL GO FURTHER AND SAY THAT IF IN NEW ENGLAND A MAN OF THE TYPE OF FOLK, OF MISSOURI, CAN BE FOUND WHO WILL GIVE OVER SIX MONTHS TO TURNING UP THE LEGISLATIVE AND BOSTON MUNICIPAL SOD OF THE PAST TEN YEARS, WHO DOES NOT EXPOSE TO THE WORLD A CONDITION OF ROTTENNESS MORE ROTTEN THAN WAS EVER BEFORE EXHIBITED IN ANY COMMUNITY IN THE CIVILIZED WORLD, IT WILL BE BECAUSE HE HAS BEEN SUFFOCATED BY THE STENCH OF WHAT HE EXHUMES.

After this I again saw Whitney and Towle, and they, not relishing my remarks on the subject of bribery, told me frankly to attend to my own part of the affair and leave their part to them. At this stage I called in Addicks, our corporation counsel, and some of the largest holders of Bay State bonds and stock, and put before them the bargain I had arranged with Whitney. They all agreed it was an excellent combination, and ratified the terms I have previously stated. It was further agreed that Whitney should make over to us one-half ownership in the new company, which we were to transfer to the Bay State Company after the charter had been granted. This could not be done in advance, for if it were publicly known that the Addicks corporations had an interest in the new concern, the howl of indignation would be such that even Whitney's influence with the Legislature could not save his charter from defeat.

There was every reason at this stage to regard victory as assured, for it did look as though the flapping sails on our much buffeted and battered craft were at last to be filled with a lusty breeze which would be strong enough to carry us to the harbor we had so long been trying to make. Besides what we could do and had already done, we now had Whitney for an ally, and certainly he was a stock-selling power thoughout New England. He had agreed to go before the Legislature and the public, and pledge his word that his scheme would do all the wonderful things he had promised for it.* And when amid all this acclamation the charter was awarded and it became known that we were its beneficiaries I could see our stock soaring.

CHAPTER XX

AN AWKWARD ATTACK OF APPENDICITIS

In no walk of life is that head-light axiom, "Man proposes, God disposes," so often flashed plump in the eyes of enthusiastic travellers for their bewilderment or befuddlement as in finance. At this very moment of success, I was, without knowing it, on the brink of ruin, but this difficulty grew out of causes and conditions which were beyond human power to calculate or foresee. Here is what happened:

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* As a matter of fact, he did, later, and as the peroration of an eloquent address before a public legislative hearing, electrified the law-makers with: "I here and now pledge my word, my fortune, and my sacred honor to the fulfilment of these promises."

All the details of our bargain having at last been agreed upon verbally, it was proper the principals should get together and formally execute the documents which should bind the trade. We arranged to meet on a given Saturday at the beautiful stock-farm of Parker C. Chandler, the Bay State's general counsel, and as secrecy was important, a special train was to take the party the twenty-five miles out of Boston. By an unavoidable accident I missed the train, and in driving over the road in a bleak rain-storm, caught a violent cold. I was about three hours late, but we went to work with a will and by seven o'clock, a little before dinner, our contracts had been dictated to the stenographers and would be typed, ready to sign, by the time we came to coffee.

That dinner was a thing to be remembered. No one in New England understands more admirably the art of dining than Parker Chandler, and this was a feast worthy to celebrate the brilliant new combination which was to end all our troubles, and lead us out of darkness into the light. As the cheese was being served I was seized suddenly with a most terrific pain, which was followed by convulsions. They carried me to a bedroom; lawyers and capitalists went scurrying after doctors, and the documents which were all ready awaiting execution were put aside in the confusion. It was obvious that at that juncture I could not O. K. them. At last specialists from Boston arrived and it was diagnosed that I was in the midst of an aggravated attack of appendicitis. At two o'clock in the morning, after a prolonged consultation, the consensus of opinion was that my next field of operations would be in another world.

It must have been some time a little later, when I awoke to a brief interval of consciousness, that I noted a scene the memory of which invariably rises to my mind's eye whenever I try to mitigate or subdue my feelings of hatred and disgust for Addicks. The room was dimly lit; the two doctors were at the foot of the bed; Addicks, standing beside them, was looking fixedly at me. I caught his eye; doped as I was with opiates I saw the cold, calculating expression of his face, which told me as plainly as words that he felt it was all up with me, that my usefulness to him was at an end, and that without a thought for my interests or a scintilla of regret, he was calculating how to turn my death to his advantage. An amused conviction of the man's heartlessness crept over me, and then I passed out into the land of dreams.

From that night until one bright morning ten days later, I was visiting other worlds than those of finance and gas; but on the tenth day they told me I had eluded the grim ferryman and, barring accident, might get out into the world again in five weeks. The suspicion that Addicks's expression that fateful night had awakened at once recurred to my mind, and the following day I sent for my principal attorney and demanded an exact statement of what had happened in the interval of my illness. He had kept close track of all that had transpired, and the facts he revealed, calloused as I was to the thought of Addicks's baseness, horrified me by their cold-blooded villainy. My associates had gone ahead with a vengeance, without waiting a minute to see whether I should live or die. My offer to the Legislature had been withdrawn; Addicks had substituted his name for mine in all the documents, and then he had traded with Rogers. It had been arranged between them that Whitney should go on and get the charter, which was to allow the company to sell gas at any price, for it was not to be under the supervision of the gas commissioners, who had pledged the public that the price of gas in Boston should not ever be more than $1 per one thousand feet. This obtained, a new corporation was to be organized, into which Rogers would merge his companies, and Addicks our Boston properties, in such a way as to leave Bay State stock and bondholders high and dry, while Addicks, Whitney, and Rogers reaped tremendous profits. These amiable plans were being hammered into shape at top speed, and unless I could get into harness at once, my friends and I would most certainly be ground up. Headquarters had been opened at the Algonquin Club, and there Addicks, Whitney, Towle, and the lawyers and lobbyists were holding day and night sessions.

There was but one thing for me to do, and I lost not a moment. I sent for my doctors and said: "I will absolutely give up to-day, to-morrow, and next day to getting well; but on the fourth day I will be moved in a special car to Boston and then to the Algonquin Club." I explained the situation and showed them that regardless of all consequences this must be done.

I shall never forget the expression on the faces of these loyal associates of mine—Addicks, Whitney, and the others—when I dropped in upon their deliberations Saturday morning, four days later. My doctor, a nurse, and my lawyer accompanied me, and I was swathed in flannels and shawls. I got to a chair, dismissed my attendants and launched in. What little I had to say would be "edgy" I told them, but brief. It was all that. I insisted that we go right back to our old bargain exactly at the place we left it the night I was stricken. If they did not comply, I would make application for a receiver for the Bay State companies and give to the afternoon papers the inside facts of the affair from beginning to end. No one doubted either my ability or my determination to carry out my threat. We sent for the documents that had been prepared at Parker Chandler's, and inside of three hours these had been substituted and the several agreements entered into with Rogers formally renounced. I retired to bed that night with a chuckle of self-satisfaction, and a full sense of appreciation of the force of the axiom I have referred to.

The low-down treachery and double-dealing characterizing this transaction, the utter callousness to sacred obligations it exhibits in men of presumed high standing and personal honor, may surprise my readers. I assure them that several such episodes will be told in the forthcoming pages of this history, and that among a certain school of eminent financiers, loyalty is no more than devotion to the opportunity of making the highest profit. If circumstances shift this from the side of their enlistment to that of an adversary, their arms and hearts go where their pockets lead. It must be remembered that the Hessian who "down-town" is steeped in perfidy, trickery, and fraud, may be before the "up-town" world as a Christian citizen and an example of domestic virtue. The type is not uncommon nowadays of the pleasant and proper gentleman, prompt to knock down anyone daring to asperse his veracity after five any evening and all day Sunday, but who considers himself free to engage in any dirty juggle or misrepresentation from 9 A.M. to 4.45 P.M. In office hours you run no risk in calling him a liar, for then he'll laugh at the joke and tell you business is business. However, the foregoing episode was an experience that left an indelible impression on my mind, and the hatred and disgust it engendered precipitated events out of which in the course of years came the offences and injuries that are responsible for the story of "Frenzied Finance."

The immediate results of my reappearance were not startling. Rogers raved at Addicks and especially at Whitney, but he was too old a student of men, and the monkeys Dame Fortune makes of them, to sulk over facts he could not remedy. So he resumed his former attitude of waiting for something to turn up, which indeed he had maintained ever since my unsuccessful effort to make terms with him.

Fate had not yet tired, however, of playing shuttlecock with our hopes. The world learned one morning of a new gas called acetylene, clear, brilliant, cheap, and simply made from calcium carbide. It would surely revolutionize gas-making the world over, and the company which could secure the right to it would have those who could not at its mercy. Addicks moved like a flash to gather in the advantage, and the announcement that the new gas had been proved a success was coupled in the press with the news that the Bay State Gas had captured the invention for New England, and was to pay millions for it. This did give a boost to our securities, and for a time it looked as though we had clinched our success with another rivet. What Addicks had done was this: He had bought the right, subject to the test of a great public demonstration. For this a great flare-up was arranged. Eminent mayors, counsellors, and gas magnates attended in multitude, and if the invention met its engagements, there would be such a blaze of publicity and congratulation that we felt sure our new stock would go off like hot cakes. The demonstration proved in a most sensational way that acetylene was a failure—a tremendous explosion occurred; three men were killed, many others injured, and next day back went our stock to its old figures.

All this time I had sought most diligently for the real solution of our troubles—a method of purchasing Rogers's companies. A substantial guarantee there must be, not only for the performance of our financial engagements but to insure to Rogers the integrity of his properties while under the domination of Addicks. The difficulty was, in the weakened condition of the company, to put together any satisfactory guarantee. Others in our group had wrestled with the problem as strenuously as I had. Suddenly, a few days before May, 1896, the light came to me. All the time the solution had been in our hands, and, beset as we were, it had never occurred to any of us. We absolutely controlled the old Boston gas companies. They were intrinsically among the richest corporations in Massachusetts, and although their stocks were pledged for the $12,000,000 of bonds held by the public, they did not owe a dollar. Though the terms of the agreement between the Bay State Company and the Mercantile Trust, which held their shares, precluded them from contracting any debts, they were empowered, through us, their officials, to buy or sell gas, and all their great wealth was behind such contracts. If, then, we agreed on their behalf to buy gas of the Brookline Company for a term of years at such a price and in sufficient quantities to give the latter concern a profit equal to 10 per cent. dividends on its stock, surely we had complied with the very letter of Rogers's exaction. Testing the idea in one way and another I found it sound as a bell. The problem after that was to get into shape for the substantial issue of new stock we must make to pay for our purchase. The banks and trust companies were loaded up with our securities pledged for loans, and before there would be any conviction behind our prosperity it behooved us to get all our valuables out of pawn. So I went to Mr. Rogers and frankly told him I had solved our problem and his by a financial invention of my own. I entered into the details of our plan, explaining it would not even be necessary for us to buy any gas of him, because we would turn over a sufficient number of our own customers to the Brookline Company to secure to it the required profit. He saw the scheme with all its far-reaching possibilities in an instant, and nodded assent. Then I broached the rest of my plan—we would pay him four and a half millions in six months. To do this we must sell stocks and bonds. Before we could do that it was necessary that he help us still further—he must buy of us all the bonds now in pledge and the stock of the Dorchester Gas Company, another Bay State asset up for security, all for the sum of a million and a half dollars. With this amount these securities would at once be released and turned over to him. Then he should resell them to us together with the Brookline Gas Company for six millions of dollars. There should be a formal turning over of the management of his properties so the public should be convinced that we really were the victors in the strife. Mr. Rogers saw my point, quickly ran over its details in his comprehensive way, and closed the trade without further bargaining. That time, thank Heaven, it was not within Addicks's power to thwart me.

On May 1st we made our settlement in compliance with the terms I had arranged. The six millions of dollars were to be paid November 1st. As the necessary options and sales could not legally run to our company, they were made to Henry M. Whitney, and he simultaneously transferred them to us, and we elected him a director of our different corporations. Rogers publicly resigned and turned over to us the control of the Brookline Company, and we elected our own management. To all intents and purposes we had won.

The settlement was the sensation of the day in financial circles, and I was the recipient of many generous congratulations. I had neither time nor inclination to take care of bouquets at that moment, however, for I was too keenly aware of the difficulty of raising six millions of dollars in the limited period at our disposal. Times have changed since 1896. Then six millions was quite a large sum, larger than sixty millions now. That was before the halcyon period of "frenzied finance."

CHAPTER XXI

BRIBING A LEGISLATURE

That six months between May 1st and November 1st was the most crowded period in all my experience up to that time. Events of consequence tumbled over one another in startling succession. We actually lived on sensations. In exercising the historian's right to choose the order of setting them down I am puzzled as to which to give precedence. Shall I commence with the sensational bribery of the Massachusetts Legislature which occurred within this period, or the episode that was the exciting climax of that interval of trial? About this time, too, occurred the laying of the foundation of "Coppers" and Amalgamated, but that certainly requires a chapter to itself. However, as all are starry examples of what made "Frenzied Finance" possible, and as any one fits into my story as well ahead as behind the other two, I'll take them in the succession above set down.

The Whitney machine for the manufacture and moulding of legislation was complex but efficient. It achieved its wonders in broad daylight. Considering what it did and how it was done, the astonishing fact is that no outcry to speak of was ever raised at its performances. It was vastly bolder than Tammany and made fewer excuses for what it grabbed. But its chief engineer was a leading citizen, and his assistants all gentlemen of great respectability and admirable antecedents, and in Boston, social and civic dictions are shields behind which much may be concealed.

Corrupting a Legislature is not something a man may do with a fillip of his finger and thumb. However bold the operations the convenances must be observed. When really large designs are entertained, the manipulator begins before the preceding election and has had his "lawyers" at work throughout the country, seeing candidates and ascertaining their feelings. So a certain percentage of votes are signed and sealed in advance, ready for delivery at the proper time. But there is always a crowd of new men who must be taken care of on the spot, and these must be approached with tact. Some amateurs have fanatical notions of honor which interfere with both their own and the interests of franchise-grabbers. To deal with all these contingencies, to take care of captured votes and to shape legislative proceedings along safe lines, require the services of almost an army of men.

At the head of Whitney's forces was his lawyer, George H. Towle, big of brain, ponderous of frame, and with the strength of an ox. A man of terrific temper, he knew not the meaning of the word fear. Nothing aroused him to such frenzy as to have to do with a legislator who unnecessarily haggled over the price of his vote or influence. On such occasions, when a lieutenant had reported that Senator This or Representative That would not come into camp, Towle, with an oath, would simply say: "Take me to him, and I'll have his vote in ten minutes or there'll be occasion for a new election in his district to-morrow!"

Second in command was Mr. Patch, Towle's secretary and factotum, his exact opposite in every way. Where Towle was brutally straight to the point, Mr. Patch was as smooth an intriguer as ever connected himself with secrets by way of keyholes and transoms. It is a Beacon Hill tradition that for years Towle on final-payment day would have the members of the Massachusetts Legislature march through his private offices one at a time, and, handing each of them their loot, would proclaim: "Well, you're settled with in full, aren't you? That represents your vote on —— and on ——." Then he would loudly identify the bill and the particulars of the service, while behind a partition with a stenographer would be Mr. Patch, who after the notes had been written out would witness the accuracy of the stenographer's report. When the Legislature assembled again, old members, the same story goes, would be requested to call on Towle to renew acquaintanceship. Then he would allow them to look over his memoranda "just to keep 'em from being too proud," as he gently phrased it.

Subordinate to Towle and Patch was a long line of eminently respectable lawyers known all over the Commonwealth as "Whitney's attorneys." These men participated at nominations, orated at elections, and took care of the finer preliminary details. The first line of attack was composed of practical politicians of various grades—ex-senators or representatives, and local bosses, who were known as "Whitney's right-hand men." Below these were the ordinary lobbyists, the detectives, and runners, who kept "tabs" on every move and deed, day and night, of the members of the Legislature. This was the Whitney machine, and it worked together with that fine solidity and evenness which can only be attained with lots of practice and much success. In comparison with this competent organization, an average "Tammany Gang," a "Chicago Combine," or a St. Louis Syndicate" would look like a broken-down snow-plough in August.

It is seldom the public is given an opportunity of seeing a picture, drawn to life, of the Legislature of one of the greatest States in the Union in the act of being bribed to grant the votaries of "frenzied finance," for nothing, those things which should and do belong to the people, and for which the system's votaries would willingly pay millions of dollars if they were compelled to. I shall dwell on the performance that ensued at this juncture of my story long enough to present an outline of the process.

Headquarters for Whitney's Massachusetts Pipe Line were opened at Young's Hotel, Parlors 9, 10, and 11, Rooms 6, 7, 8, second story front. Parlors 9 and 10 were the general reception-room, while 11 was for the commander himself and the holding of important and "touchy" interviews. The Rooms 4, 5, 6, 7, 8 were used for educational purposes. In the morning the place was deserted, but at noon the parlors began to fill up with the different members of the "Machine" and their friends, trustworthy members of the Legislature. A little later an elaborate luncheon would be served, the supernumeraries eating in one room, Towle and his chiefs and the legislators in the other. There the gossip of the morning session was exchanged and the work laid out for the afternoon legislative and committee sessions. Another interval of silence and peace until at 5.30 the real business of the day began. Mr. Patch was generally on the ground first, carrying the books in which the bribery records were kept, for be it remembered that the efficiency of the Whitney machine was largely due to the thoroughly systematic manner in which its operations were conducted. Nothing was left to chance or to anyone's memory. In turn, the subordinates presented careful reports of the day's transactions. At 6.30 Mr. Towle would go over these documents, "sizing up" the actual results for submission later to the chief himself. Between 7.30 and 8.30 the "Machine" dined; the remains of the feast having been removed, the doors were locked and the books brought out.

If an outsider could possibly have obtained the entry to the headquarters of The Whitney Massachusetts Pipe Line, say at 9 o'clock any evening during the session, he might easily have imagined himself at the Madison Square Garden or at Tattersall's on the night of the first day of an international horse-sale. This is what he would see: In Parlor 10, seated at a long table a dozen of Mr. Towle's chiefs, all in their shirt-sleeves, smoking voluminously; before each a sheet of paper on which was printed a list of the members of the Legislature; against every name a blank space for memoranda; at the head of the table Towle himself, frowning severely over a similar sheet having broader memoranda-spaces. One after another the chiefs would call off the names of the legislators, reporting as they went along. The outsider would hear droned monotonously: "........from........not my man; ....from........my man and ....'s man; seen to-day, stood same as yesterday; .... from ...., raised price $20, making it $150; agreed; $10 paid on account, total of $90 due; raised because........told him that he had got $20 more from........"

As each man reported, the other chiefs and Towle discussed the details, and when a decision on disputed points was arrived at, Towle would make a memorandum on his blank, and the chief concerned recorded the order in the little note-book which each carried. All reports in at last, Towle retired to Room 11 and speedily returned with the "stuff", consisting of cash, stock, puts, calls, or transportation tickets, which he dealt out to the chiefs to fulfil the promises they had made for the day. It would be obvious to the outsider, as soon as he had learned what was being dealt in, that a large proportion of the members of the Great and General Court of Massachusetts had bargained with the different members of "the machine" to sell their votes not only in Committee but in full session of the Legislature, that the price was to be paid when the votes were cast, though something was in-

Continued on page 65 of the *Advertising Section* of this issue.
See "Lawson and His Critics" on page 68—*Advertising Section*.

In Memory of Hannah's Laugh

By **ELIZABETH JORDAN**

HIS name was "'Rastus Calhoun Breckenridge," he announced the morning that he began his new duties as janitor of the Adelaide apartments, and he at once gave the tenants to understand that no liberties were to be taken with it. He preferred it *all* when he was addressed in ordinary conversation, he explained to them, but he had no objections to the title, "Mistah Breckenridge," when they felt hurried. This interested every inmate of the Adelaide, and for a few days amazingly amused several, who gave play to their fancy in the use of abbreviations which struck them as humorous. Their jokes lost point, subsequently, when it was discovered that on no occasion did "Mistah Breckenridge" respond to their calls nor meet their demands—whereas his service to all others was swift, expert, phenomenally perfect. Thereafter the jokers forswore indulgence of their sense of humor and addressed the janitor at full length and with fuller deference, to reap their reward with those whose apartments were warm, whose reasonable requests were met, whose halls were clean, and whose door-knobs shone even as the rare smile of "Mistah Breckenridge" himself.

It required no unusual powers of observation to discover that as a janitor the new man was the rare and perfect specimen who keeps alive in a chilly world the tender plant of faith. Long before the sun was up his busy mop and broom were heard in the land, and the slip-slap of his carpet-slippers, flopping along the halls as he made his nightly round, was the lullaby of dissipated souls who "retired" at eleven. Results followed with gratifying promptness. Apartments long empty were soon rented, and envious neighbors came to gaze in awe upon the Adelaide and its presiding genius, beholding in it the fine essence of New England neatness and in him a small, thin, nervous, insignificant-looking "colored gemman," who looked past the sides of their faces with cold aloofness. Often neighbors, passing the impressive entrance, heard from the lower regions of the building the sound of a high chuckle, deepening rapidly to a contralto gurgle, and then broadening out into a long, rich, velvety laugh as smooth as a flowing stream. No one could hear that laugh unmoved. It rippled, it lilted, it died away, and rolled forth again until the most *blasé* listener smiled in sympathy, and children in the streets haw-hawed in mindless glee. It was the laugh of Hannah—*Mrs.* 'Rastus Calhoun Breckenridge, as her husband was careful to explain; and he once so far forgot his dignity as to add expansively, "We got de stifkit dat prove hit, Hannah an' me. We got mah'd, *real* mah'd, by a pahson."

Hannah—stout, indolent, good-looking, good-natured, large enough to make two small persons like her husband—chuckled and gurgled into her fruity laugh.

"Dat's de mos' pahtickler man," she volunteered artlessly. Then, seeing with wifely insight the first traces of gloom on her lord's brow, she winked, trembled like a jelly-fish in a fresh convulsion of her exhaustless mine of mirth and disappeared into the lower regions, to which, it was said, her husband devoted much more housewifely care than she did. Usually he cooked his meals—and hers. Invariably he scrubbed and swept the floors. Not infrequently he washed and ironed. But whatever he did and wherever he was, the ripple of his wife's easy laughter followed him like the wave in the wake of a puffing tug; and as he listened, the weazened face of "Mistah Breckenridge" took on the expression of a small dog who hears his master's footsteps at the end of a dragging day.

The strenuousness of life left 'Rastus little time for the society of his wife, but occasionally on a Sunday afternoon a rainbow-hued apparition appeared at the entrance of the Adelaide, which, being resolved into its elements, was recognized as "Mistah" and Mrs. Breckenridge attired for a walk. Richly red were the hats of Hannah, brilliantly blue her gown, glaringly yellow her new kid gloves. Like a rubber-tired automobile she rolled along the street, while, not a bad second—immaculate, silent, spatted, creased, silk-hatted, gloved, and lavender-tied—pattered her small husband. He rarely spoke and never laughed; but there was no evidence that Hannah missed these attentions; if she did, there were numerous compensations, one of which she confided to the cook of the newly married Browns, on the first floor.

"'Rastus suttinly do pay mah bills," she murmured appreciatively. And then, with her unctuous laugh, "An' ah suttinly does keep dat man busy at hit!"

Quite possibly it was this and his other occupations which for a long time made "Mistah Breckenridge" seemingly oblivious of a situation which deeply impressed many others. It was the frequent presence in his home of another "colored gemman"—large, brilliantly attired, loud-voiced, and cheerful—who called upon Hannah three or four times a week and whiled away many hours in her stimulating society. Occasionally her husband found him there, but if the fact annoyed him, he gave no evidence of it. It was observed, too, that the manner of the visitor was gingerly deferential toward his host; he evidently desired no trouble with "Mistah Breckenridge." Occasionally he took Hannah for a walk; several times he brought her simple offerings of chickens and melons, heartening her to their consumption by participating in the same. One evening he presented her with a rhine-stone belt-buckle. The next morning "Mistah Breckenridge" sought young Haddon Brown, the newly married, who happened to be a lawyer as well as a happy groom. Without preface or apology, 'Rastus came to the point. He wished a divorce from Hannah. He wished it to be procured as cheaply as possible, but economy was not to interfere with its being riveted as strongly as the law permitted. He had his facts neatly tabulated. There was no emotion on his little black face. At the door, after young Brown had promised to do what he could for him, "Mistah Breckenridge" paused.

"Git it jes' as quick as yuh kin, Mistah Brown," he suggested, "foh ef yuh don't, I'se feared Hannah ain't a-gwine tuh stay tell hit comes. Hannah am mighty sudden sometimes in huh ways." With this final tribute to his spouse, he shut the door quietly and departed.

In due time Haddon Brown handed "Mistah Breckenridge" the documentary evidence of his freedom, and immediately on its receipt Hannah rose, donned her most radiant attire, shook out a few farewell peals of laughter, and departed, closely followed by the friend of the family, beautiful in patent-leather shoes, new gray spats, and a tie to match. Left alone, 'Rastus rearranged his household possessions, watered the geraniums blooming in his basement windows, scrubbed, washed, answered bells as scrupulously as of yore, and each night, when the work of the day was done, donned his best clothes, oiled his crinkly hair, and departed, returning in time for his usual inspection of the halls at eleven o'clock.

At the end of one month he set a fresh geranium in the window, purchased a generous supply of provisions, went forth attired like Solomon, and came back holding in one hand the hand of a blushing bride, and in the other the "stifkit," signed by the negro minister who had just married them.

No two human beings could have been more unlike than the former and the present Mrs. 'Rastus Calhoun Breckenridge. The bride was tall, thin, chocolate-colored, serious, and hard-working. She toiled as steadily and as indefatigably as her husband, and to the most cynical observer it was plain that she loved him and valued him even at his worth. She cooked appetizing meals for him, to which he did full justice; she mended his old clothes and saw to it that he bought new ones; she saved his money; and at the end of the year she presented him with a small, fat, black son, over which 'Rastus hung in pathetic wonder.

He himself had begun to grow stout. He put on more flesh as three additional years passed. He seemed well-fed, happy, and prosperous. He had money in the bank. His wages had been twice increased, and one Christmas the enthusiastic tenants of the Adelaide had solemnly presented him with a watch, with his name and the value of his services inscribed in the case. His little boy flourished, his silent wife still adored him. The world seemed good to 'Rastus.

One day a dirty note was put into his hand by a small black youth he had never seen before. It was brief but pointed:

> I am sik. Cum to Sharty Hospitl. He ain't duin nuthen fer me. HANNAH.

"Mistah Breckenridge" carefully placed the note in his pocket, put his hat on his head, and went to the Charity Hospital. It was not hard to find Hannah. She had not been there long, but the doctors and nurses liked her and seemed to have been expecting him.

"She's the life of the place," said one of them. "She's got a lot of pluck, too, and laughs when we hurt her. She thinks she's going to get well, but she isn't."

The little round face of 'Rastus changed expression.

"She gwine tuh die?" he asked quickly.

"Sure," was the terse reply.

"How—how soon?"

The doctor hesitated. "In about a month, I think," he said finally.

'Rastus carried the memory of the words into the ward where she lay, and then felt a quick sense of reaction. Die? Why, this was the old-time Hannah, the Hannah of his youth, the Hannah he had married. She was thinner, but the lines had smoothed out of her face and her big black eyes looked up at him as confidingly as the eyes of a baby. She laughed, too, a little—a ghost of the old fat, comfortable chuckle; but there was nothing of death nor even of suffering about Hannah that day. Her spirit was not yet overthrown.

"Ahm awful glad tuh see yuh, honey," she said. "Ah knew yuh'd cum."

'Rastus sat down on the wooden chair beside her and fixed his little black eyes unwinkingly upon her face. In his hands he held his hat, which he twisted nervously between his knees at first, but finally forgetfully dropped on the floor as his embarrassment passed. Propped up on her pillows Hannah chatted incessantly, telling him the small details of her hospital life and such few facts of her illness as she had been permitted to know.

"I ain' got no pain," she assured him—"des now, I mean. Bimeby hit'll cum, like hit do ebery aftahnoon, but doctah he come, too, an' he git de better ub hit, ebery time. He sure am good to me, dat man!"

Her white teeth flashed in a smile as she talked, but the eyes she kept on the man's face had a curious look of wonder in them.

"Yuh look well, honey," she said finally, "an' yet yuh doan look well. How come dat? You-all ain' got nuffin' tuh trouble yuh, is yuh?"

'Rastus hurriedly assured her that he had not. He did not mention his wife nor child, of whose existence she was, of course, perfectly aware; but he dilated on the glories of his position, the size of his income, and the gift of the watch. He pulled the last from his pocket as he spoke of it, and she wagged her head proudly over it and shamelessly boasted to the nurse who happened to come to her side.

"Dey give dat to mah husban'," she said. Then she mentioned casually, with all her old *naïveté*, "Leavewise, he wuz mah husban' oncet."

"Mistah Breckenridge" ignored this little incident. His mind was on practical things.

"Yuh got all yuh want, Hannah?" he asked. "'Caze ahm gwine tuh git hit foh yuh ef yuh ain't."

Hannah, who seemed prepared for this inquiry, responded to it with much promptness. She needed a wrapper, she said, and some cologne, and three new night-gowns, and "a lil chicking." 'Rastus wrote down each item painstakingly and somewhat ostentatiously in a hand suited to unruled paper. Then he bowed to the nurse, touched Hannah's hand with his sinewy little paw, and trotted out with an air of vast importance.

For several weeks the Adelaide was almost neglected, and puzzled tenants sought the janitor in vain. He was rarely home, but Dinah, dark-browed, sullen, red-lidded, and with a look of suffering on her plain face, responded to their demands and did, so far as she could, her husband's work and her own. She made no explanation of his absence, and the last one which would have been accepted was the truth—that day after day "Mistah Breckenridge" sat by the bedside of Hannah, talking to her, cheering her, nursing her, feeding her with the fruit he had brought her. He had almost superseded the nurse, and the doctors, watching the pair, let them do much as they pleased, on the dreary theory that nothing Hannah did could hurt her now. Sometimes she had hours of severe pain, during which he remained with her, holding her hand, soothing her, and lifting her still great bulk in his thin arms with unexpected strength. In her better hours she talked to him, telling him stories about the other patients, anecdotes of nurses and doctors, and mimicking several luckless victims to the life.

It was six weeks before Hannah died, very suddenly, and in one of her paroxysms of suffering. 'Rastus was with her at the end, as he had been during the hard weeks preceding it. When he realized that all was over he left the room, sought an undertaker, had a brief but pregnant interview with him, and then disappeared from the hospital and from the city as well. Where he went no one knew, though Dinah, well-nigh distracted, strove worriedly to learn. On the morning of Hannah's funeral he returned and assumed a leading part in that melancholy procession, long after referred to as "de mos' scrumptuous buryin'" in colored circles. Nothing had been omitted that she would have wished. Tall plumes nodded on the hearse, many carriages gathered in the mourners, and close behind the silver-trimmed coffin which held all that was left of Hannah "Mistah Breckenridge" walked with leaden steps, his small face drawn with grief. Subsequently he drew most of his savings from the bank to pay the bills, and, having paid them, returned once more to his anxious family and the monotonous routine of life at the Adelaide.

Dinah welcomed him coldly and went about her duties with her head high. She said no word of reproach, and it was not until several weeks had passed that it was borne in upon her that 'Rastus remained oblivious not only to her just wifely resentment, but to most other things and emotions in life as well. He did his work, but he ate little and slept less, and the flesh of his prosperous years seemed to drop from him even as the startled beholder gazed. In despair Dinah sought Haddon Brown and laid the case before him.

"Dat man am suttinly gwine lose his min'," she sobbed, "ef he keep on like he doin'. Den what gwine become of me and dat incen' chile!"

Young Brown casually and unostentatiously looked 'Rastus over and was not satisfied with the survey. The janitor's lips were drawn, his eyes were glassy, his clothes hung loosely on his shrunken little figure. He did his work as a manikin wound up for the purpose might have done it. There was no spring, no energy, no snap. Mr. Brown waited a fortnight expecting some change. None coming, one Sunday morning he urged 'Rastus to go with him on a fishing trip, carry bait, and make himself generally useful. With unrelieved gloom "Mistah Breckenridge" accepted the invitation, and the two left the city behind them and sought the peace of wood and stream and broad, overarching sky.

When he had found the shaded nook that seemed most promising, young Brown baited his hook, dropped it into the water, and gave himself up to pleasant reveries in which poor "Mistah Breckenridge" had no part. He had good-naturedly brought him out here for rest and change and sport and pure air, he told himself, but it was hardly to be expected that he should do more. He yawned, dozed, and surveyed his line without curiosity; beside him sat "Mistah Breckenridge," every muscle of him tense, and a light in his eyes that was not nice to see.

The spot they had chosen was a not infrequented one in the Bronx woods, and at intervals the sound of human voices came to them and the light colors of a woman's gown showed through the trees. Suddenly a laugh was borne to their ears—a woman's laugh; light, happy, irrepressible. Young Brown opened one eye. It sounded like the laugh of a nice girl. He looked lazily in the direction whence it came. Then, close by his side he heard a thud, a groan. His companion had pitched full-length on the ground, and lay there crying with great, gasping sobs, and tearing up the grasses by the roots. Brown gazed aghast, startled, sympathetic, understanding dimly, yet repelled by this unmasculine outburst. He began to speak, but changed his mind and waited, his eyes again on the bobbing cork of his line.

"Mistah Breckenridge" cried a long time—a very long time indeed it seemed to young Brown, ill at ease and wholly unused to such demonstrations. Then he sat up, pulled himself together, and turned a distorted face toward the young man who had been so good a friend to him.

"You-all know, Mr. Brown, ah sure is ashamed," he said quietly, "but ah feel bettah, an' ah guess hit done me good. Ah felt like ah could kill someone when we come yeah, but ah feel diffent now."

His voice trailed into silence. He restlessly pulled up dandelions and blades of grass around him, but his face had relaxed and he seemed calm. Haddon Brown murmured something about a nervous strain, but the other did not seem to hear him.

"Hit wuz dat lady laffin'," he said suddenly. "You-all know how mah Hannah use tuh laff. Mah gracious! Yuh could heah dat woman a mile! An' yuh know," he proceeded slowly, "it done me lots o' good, Mistah Brown, des to heah huh. Ahm a silen' man, an' ah doan laff much, but ah liked hit in Hannah, ah suttinly did—mighty well. Hit des made dis mo'nful ole wurl' seem a chee'ful place—it suah did."

Brown said nothing. There was nothing in his mind that quite fitted the occasion. "Mistah Breckenridge" ripped a few more dandelions off their stems and went on.

"W'y, when dat woman lef' me—when mah Hannah went away—ah use tuh go aftah night to de place whah she lived, jes' to heah huh laff again. Ah'd stan' out in d' dahk, an' ah'd see huh shadow on de cu'tin, an' den ah'd heah huh laff an' laff lak she always done, an' den—ah'd come home! Ah done dat all dese yeahs sense mah Hannah lef' me. Dinah's all right. Ah ain' complainin' none 'bout Dinah. Ah mah'd huh caze ah wuz lonesome, an' she suttinly hez been a good wife to me. Ahm goin' to wuk foh huh tell ah git back all the money ah spent on Hannah. Hit wuz Dinah's money, too. But—" he burst out again with a sudden long wail—"ah jes' doan see how ahm goin' tuh keep on livin' in a worl' whah dey ain't no Hannah!"

His grief gathered force as he gave it rein. He hurled himself down on the ground again and tore at the grasses with his thin black hands.

"Oh, ah want, ah want, *ah want tuh heah mah Hannah laff again!*" he cried frenziedly.

A fish nibbled at the bait on Brown's hook, changed his mind, flirted his fins, and swam away—a proof of the proverb about second thoughts. A bird in the branches of the tree above the two men burst into ecstatic song. But neither heard him. "Mistah Breckenridge" had buried his black face in the cool grass, his hot tears falling fast upon it. Beside him young Brown, brought face to face with elemental conditions, sat silent and thought hard.

HECTOR

By BOOTH TARKINGTON

Author of
"Monsieur Beaucaire", "The Gentleman from Indiana"
"The Two Van Revels", etc.

With Drawings of the Characters by J. J. GOULD

Dramatis Personae

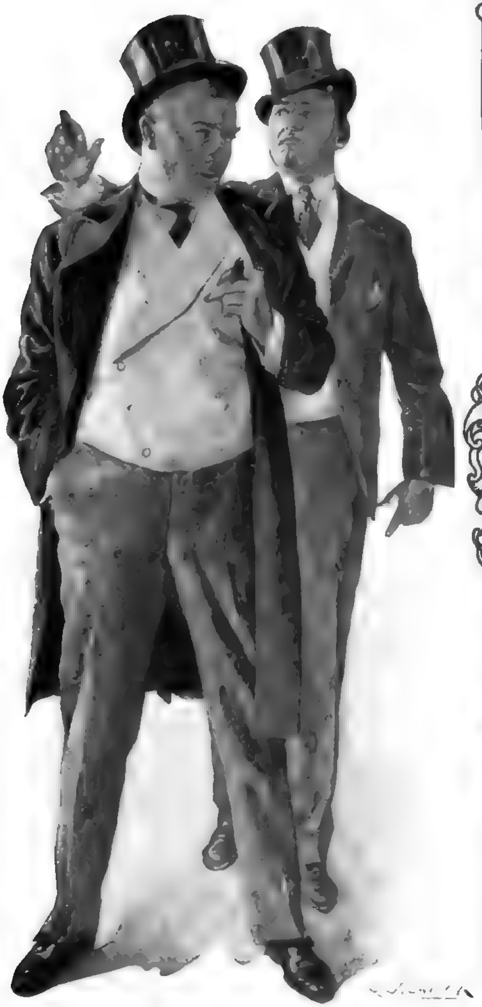
Hector J. Ransom
Joe Lane
Passley Trimmer
Laura Rainey
Mary Ransom
Link Trimmer
Hugo Siffles

HECTOR

"He was good lookin' enough, with his dark eyes and hair, [illegible] white, intense face and thick [illegible] and I could not forget that he [illegible] the crowd, by his [illegible] attitude, an [illegible] of greatness

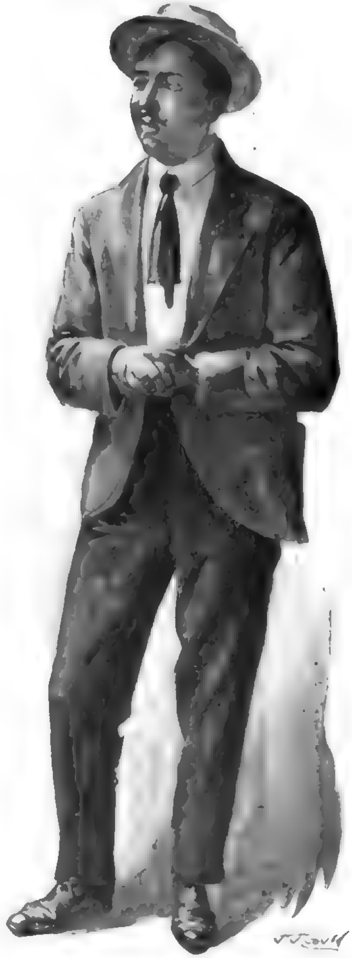
LAURA RAINEY

"She was young, not quite twenty. . . . She'd come to Greenville to teach in the high school . . . and she'd had a good deal of trouble on account of all the older boys falling in love with her.'



THE TRIMMERS

"Passley Trimmer was the congressional representative and one of the meanest men and smartest politicians in the world. . . . He and his brother, Link, were a good-sized curse to the district."



HUGO SIFFLES

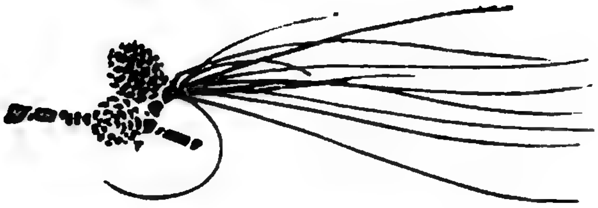
"Hugo wasn't anybody; nobody ever paid any attention to him at all; but he was one of those empty-headed village talkers who are always trying to walk with important people."

JOE LANE

"He was lazy and pleasant looking, with reddish hair and a drawling, low voice. . . . He had a humorous, sensible expression, though he was dissipated, I'd heard, but very gentle in his manners."

MRS. RANSOM

"Mary had always been so proud of Hector that she hadn't inflated any more on account of his wider successes. . . . Indeed, she had a sort of humbleness about being the mother of such a son."



Hector

By BOOTH TARKINGTON

IT isn't the party manager, you understand, that gets the fame; it's the candidate. The manager tries to keep his candidate in what the newspapers call a "blaze of publicity"; that is, to keep certain spots of him in the blaze, while sometimes it is the fact that a candidate does not know much of what is really going on; he gets all the red fire and sky-rockets, and, in the general dazzle and nervousness, is unconscious of the forces which are to elect or defeat him. Strange as it is, the more glare and conspicuousness he has, the more he usually wants. But the more a working political manager gets, the less he wants. You see, it's a great advantage to keep out of the high lights.

For my part, not even being known or important enough to be named "Dictator," now and then, in the papers, I've had my fun in the game very quietly. Yet I did come pretty near being a famous man once, a good while ago, for about a week. That was just after Hector J. Ransom made his great speech on the "Patriotism of the Pasture" which set the country to talking about him and, in time, brought him all he desired.

You remember what a big stir that speech made, of course—everybody remembers it. The people in his State went just wild with pride, and all over the country the papers had a sort of catch head-line: "Another Daniel Webster Come to Judgment!" When the reporters in my own town found out that Ransom was a second cousin of mine, I was put into a scare-head for the only time in my life. For a week I was a public character and important to other people besides the boys that do the work at primaries. I was interviewed every few minutes; a reporter got me up one night at half-past twelve to ask for some anecdotes of Hector's "Boyhood Days and Rise to Fame."

I didn't oblige that young man, but I knew enough. I was always fond of my first cousin, Mary Ransom, Hector's mother; and in the old days I never passed through Greenville, the little town where they lived, without stopping over a train or two, to visit with her, and I saw plenty of Hector! I never knew a boy that left the other boys to come into the parlor (when there was company) quicker than Hector, and I certainly never saw a boy that "showed off" more. His mother was wrapped up in him; you could see in a minute that she fairly worshipped him; but I don't know, if it hadn't been for Mary, that I'd have praised his recitations and elocution so much, myself.

Mary and I wouldn't any more than get to tell each other how long since we'd heard from Aunt Sue, before Hector would grow uneasy and switch around on the sofa and say: "Ma, I'd rather you wouldn't tell cousin Ben about what happened at the G. A. R. reunion. I don't want to go through all that stuff again."

At that, Mary's eyes would light up and she'd say: "You must, Hector, you must! I want him to hear you do it; he mustn't go away without that!" Then she'd go on to tell me how Hector had recited Lincoln's Gettysburg speech at a meeting of the local post of the G. A. R. and how he was applauded, and that many of the veterans had told him if he kept on he'd be Governor of his State some day, and how proud she was of him and how he was so different from ordinary boys that she was often anxious about him. Then she would urge him to let me have it—and he always would, especially if I said: "Oh, don't *make* the boy do it, Mary!"

He would stand out in the middle of the floor and thrust his chin out, knitting his brow and widening his nostrils, and shout "Of the people, By the people, and For the people" at the top of his lungs in that little parlor. He always had a great talent for mimicry, a talent of which I think he was absolutely unconscious. He would give his speeches in exactly the boy-orator style; that is, he imitated speakers who imitated others who had heard Daniel Webster. Mary and he, however, had no idea that he imitated anybody; they thought it was creative genius.

When he finished Lincoln, he would say: "Well, I've got another that's a good deal better, but I don't want to go through that to-day; it's too much trouble," with the result that in a few minutes Patrick Henry would take a turn or two in his grave. Hector always placed himself by a table for "Liberty or Death," and barked his knuckles on it for emphasis. Little he cared, so long as he thought he'd got his effect! You could see, in spite of the intensity of his expression, that he was perfectly happy.

When he'd worked us through that, and perhaps "Horatius at the Bridge" and the quarrel scene between Brutus and Cassius and was pretty well emptied, he'd hang about and interrupt in a way that made me restless. Neither Mary nor I could get out two sentences before the boy would cut in with something like: "Don't tell cousin Ben about that day I recited in school; I'm tired of all that guff!"

Then Mary would answer: "It isn't guff, precious. I never was prouder of you in my life." And she'd go on to tell me about another of his triumphs, and how he made up speeches of his own sometimes, and would get up on a box and deliver them to his boy friends, though she didn't say how the boys received them. All the while Hector would stare at me like a neighbor's cat on your front steps, to see what impression it made on me; and I was conscious that he was sure that I knew he was a wonderful boy. I think he felt that everybody knew it. Hector kind of palled on me.

When he was about sixteen, Mary wrote me that she was in great distress about him because he had decided to go on the stage; that he had written to John McCullough, offering to take the place of leading man in his company to begin with. Mary was sure, she said, that the life of an actor was a hard one; Hector had always been very delicate (I had known him to eat two whole mince pies without apparent distress afterward) and she wanted me to write and urge him to change his mind. She felt sure Mr. McCullough would send for him at once, because Hector had written him that he already knew all the principal Shakespearian rôles, could play Brutus, Cassius, or Mark Antony as desired; and he had added a letter of recommendation from the Mayor of their city, declaring that Hector was a finer elocutionist and tragedian than any actor he had ever seen.

The dear woman's anxiety was needless, for she wrote me, with as much surprise as pleasure, two months later, that for some reason Mr. McCullough had not answered the letter, and that she was very happy; she had persuaded Hector to go to college.

How she kept him there, the first two years, I don't know, for her husband had only left her about four hundred dollars a year. Of course, living in Greenville isn't expensive, but it does cost something, and I honestly believe Mary came near to living on nothing. It was a small college that she'd sent the boy to, but it was a mother's point with her that Hector should be as comfortable as anyone there.

I stopped off at Greenville, one day, toward the end of his second year, but before he'd come home, and I saw how it was. Mary seemed as glad as ever to see me—it was the same old bright greeting that she'd always given me. She saw me from the dining-room window where she was eating her supper, and she came out, running down to the gate to meet me, like a girl; but she looked thin and pale.

I said I'd go right in and have some supper with her, and at that the roses came back quickly to her cheeks. "No," she said, "I wasn't really at supper; only having a bite beforehand; I'm going up-town now to get the things for supper. You smoke a cigar out on the porch till I get back, and——"

I took her by the arm. "Not much, Mary," I said. "I'm going to have the same supper you had for yourself."

So I went straight out to the dining-room; and all I found on the table was some dry bread toasted and a baked apple without cream or sugar. It gave me a pretty good idea of what the general run of her meals must have been.

I had a long talk with her that night, and I wormed it out of her that Hector's college expenses were about twenty-five dollars a month, which left her six to live on. The truth is, she didn't have enough to eat, and you could see how happy it made her. She read me a good many of Hector's letters, her voice often trembling with happiness over his triumphs. The letters were long, I'll say that for Hector, which may have been to his credit as a son, or it may have been because he had such an interesting subject. There was no doubt that he had worked hard; he had taken all the chief prizes for oratory and essay writing and so forth that were open to him; he also allowed it to be seen that he was the chief person in the consideration of his class and the fraternity he had joined. Mary had a sort of humbleness about being the mother of such a son.

But I settled one thing with her that night, though I had to hurt her feelings to do it. I owned a couple of small notes which had just fallen due, and I could spare the money. I put it as a loan to Hector himself; he was to pay me back when he got started, and so it was arranged that he could finish his course without his mother's living on apples and toast.

I went over to his Commencement with Mary, and we hadn't been in the town an hour before we saw that Hector was the king of the place. He had *all* the honors; first in his class, first in oratory; first in everything; professors and students all kow-towed and sounded the hew-gag before him. Most of Mary's time was put in crying with happiness. As for Hector himself, he had changed in just one way: he no longer looked at people to see his effect on them; he was too confident of it.

His face had grown to be the most determined I have ever seen. There was no obstinacy in it—he wasn't a bull-dog—only set determination. No one could have failed to read in it an immensely powerful will. In a curious way he seemed "on edge" all the time. His nostrils were always distended, the muscles of his lean jaw were never lax, but continually at tension, thrusting the chin forward with his teeth hard together. His eyebrows were contracted, I think, even in his sleep, and he looked at everything with a sort of quick, fierce appearance of scrutiny, though at that time I imagined that he saw very little. He had a loud, rich voice, his pronunciation was clipped to a deadly distinctness; he was so straight and his head so high in the air that he seemed almost to tilt back. With his tall figure and black hair, he was a boy who would have attracted attention, as they say, in any crowd, so that he might have been taken for a young actor.

His best friend, a kind of Man Friday to him, was another young fellow from Greenville, whose name was Joe Lane. I liked Joe. I'd known him since he was a boy. He was lazy and pleasant-looking, with reddish hair and a drawling, low voice. He had a humorous, sensible expression, though he was dissipated, I'd heard, but very gentle in his manners. I had a talk with him under the trees of the college campus in the moonlight, Commencement night. I can see the boy lying there now, sprawling on the grass with a cigar in his mouth.

"Hector's done well," I said.

"Oh, Lord, yes!" Joe answered. "He always will. He's going 'way up in the world."

"What makes you think so?"

"Because he's so sure of it. It only needs a little luck to make him a great man. In fact, he already is a great man."

"You mean you think he has a great mind?"

"Why, no, sir; but I think he has a purpose so big and so set, that it might be called great, and it will make him great."

"What purpose?"

Joe answered quietly but very slowly, pulling at his cigar after each syllable: "Hec—tor—J.—Ran—som!"

"I declare," I put in, "I thought you were his friend!"

"So I am," the young fellow returned. "Friend, admirer, and doer-in-ordinary to Hector J. Ransom, that's my quality. I've done errands and odd jobs for him all my life. Most people who meet him do; though it might be hard to say why. I haven't hitched my wagon to a star; nobody'll get to do that, because this star isn't going to take anything to the zenith but itself."

"Going to the zenith, is he?"

"Surely."

"You mean," said I, "that he's going to make a fine lawyer?"

"Oh, no, I think not. He might have been called one in the last generation, but, as I understand it, nowadays a lawyer has to work out business propositions more than oratory."

"And you think Hector has only his oratory?"

"I think that's his vehicle; it's his racing sulky and he'll drive it pretty hard. We're good friends, but if you want me to be frank, I should say that he'd drive on over my dead body if it lay in the road to where he was going." Lane rolled over in the grass with a little chuckle. "Of course," he went on, "I talk about him this way because I know what you've done for him and I'd like to help you to be sure that he's going to be a success. He'll do you credit!"

"What are you going to do yourself, Joe?" I asked.

"Me?" He sat up, looking surprised. "Why, didn't you know? I didn't get my degree. They threw me out at the eleventh hour for getting too publicly tight—celebrating Hector's winning the works of Lord Byron, the prize in the senior debate! I'll never be a credit to anybody; and as for what I'm going to do—go back to Greenville and loaf in Tim's pool-room, I suppose, and watch Hector's balloon."

However, Hector's balloon seemed uninclined to soar, at the set-off—though Hector didn't. The next summer began a presidential campaign, and Hector, knowing that I was chairman of my county committee, and strangely overestimating my importance, came up to see me: he asked me to use my influence with the National Committee to have him sent to make speeches in one of the doubtful States; he thought he could carry it for us. I explained that I had no wires leading up so far as the National Committee. There were other things I might have explained, but it didn't seem much use. Hector would have thought I wanted to "keep him down."

He thought so anyway, because, after a crestfallen moment, he began to look at me in his fierce eye-to-eye way with what seemed to me a dark suspicion. He came and struck my desk with his clinched fist (he was always strong on that), and exclaimed:

"Then by the eternal gods, if my own flesh and blood won't help me, I'll go to Chicago myself, lay my credentials before the committee, unaided, and wring from them ——"

"Hold on, Hector," I said. "Why didn't you say you had credentials? What are they?"

"What are they?" he answered in a rising voice. "You ask me what are my credentials? The credentials of my patriotism, my poverty, and my pride! You ask me for my credentials? The credentials of youth!" (He hit the desk every few words.) "The credentials of enthusiasm! The credentials of strength! You ask me for my credentials? The credentials of red blood, of red corpuscles, of young manhood, ripest in the glorious young West! The credentials of vitality! Of virile——"

"Hold on," I said again, but I couldn't stop him. He went on for probably fifteen minutes, pacing the room and gesticulating and thundering at me, though we two were all alone. I felt mighty ridiculous, but, of course, I'd been through much the same thing with one or two candidates and orators before. I thought then that he was practising on me, but I came afterward to see that I was partly wrong. "Oratory" was his only way of expressing himself; he couldn't just *talk*, to save his life. All you could do, when he began, was to sit and take it till he got through, which consumed some valuable time for me that afternoon. I suppose I was profane inside, for having given him that cue with "credentials." Finally I got in a question:

"Why not begin a little more mildly, Hector? Why don't you make some speeches in your own county first?"

"I have consented to make the Fourth of July oration at Greenville," he answered.

Before he could go on, I got up and slapped him on the back. "That's right!" I said. "That's right! Go back and show the home folks what you can do, and I'll come down to hear it!"

And so I did. Mary was, if possible, more flustered and upset than at Hector's Commencement. She and Joe Lane and I had a bench close up to the stand, and on the other side of Mary sat a girl I'd never seen before. Mary introduced me to her in a way that made me risk a guess that Hector liked her more than common. Her name was Laura Rainey, and she'd come to Greenville, a year before, to teach in the high school. She was young, not quite twenty, I reckoned, and as pretty and dainty a girl as ever I saw; thin and delicate-looking, though not in the sense of poor health; and she struck me as being very sweet and thoughtful. Joe Lane told me, with his little chuckle, that she'd had a good deal of trouble in the school on account of all the older boys falling in love with her.

Something in the way he spoke made me watch Joe, and I was sure if he'd been one of her pupils he wouldn't have lightened her worries much in that direction. He had it himself. I saw it, or, I should say, I felt it, in spite of his never seeming to look at her. She looked at him, however, and pretty often, too; and there was a good deal of interest in her eyes, only it was a sad kind, which I understood, I thought, when I found that Joe had been on a long spree and had just sobered up the day before.

Hector sat above us on the platform, with the Mayor and the County Judge, and when the latter introduced him, and the same old white pitcher and glass of water on a pine table, the boy came forward with slow and impressive steps, and, setting his left fist on his hip, allowed his right arm to hang straight by his side till his hand rested on the table, like a statesman of the day standing for a photograph. His brow contained a commanding frown, and he stood for some moments in that position, while, to my astonishment, the crowd cheered itself hoarse.

There was no mistaking the genuine enthusiasm that he evoked. I didn't feel it myself, but I suppose the only explanation is that he had a great deal of what is called "magnetism." What made it I don't know. He was good-looking enough, with his dark eyes and hair, and white, intense face and black clothes; but there was more in the cheering than appreciation of that. I could not doubt that he produced on the crowd, by his quiet attitude, an apparition of greatness. There was some kind of hypnotism in it, I suppose.

The speech was about what I was looking for: bombastic platitudes delivered with such earnestness and velocity that "every point scored" and the cheering came whenever he wanted it.

For instance: he would retire a few steps toward the rear, and, pointing to the sky, adjure it in a solemn voice which made everyone lean forward in a dead hush:

"Tell me, ye silent stars, that seem to slumber 'neath the auroral coverlet of day, tell me, down what laurelled pathways among ye walk our dead, the heroes whose blood was our benison, bequeathing to us the heritage of this flower-strewn land; they who have passed to that bourne whence no traveller returns? Answer me: Are not *theirs* the loftiest names inscribed on your marble catalogues of the nations?" He let his voice out startlingly and shouted: "CREEPS there a creature of the earth with spirit so sordid as to doubt it, to doubt *who* heads those gilded rolls! If there be, then *I* say to him, 'Beware!' For the names I see written above me to-day on the immemorial canopy of heaven begin with that of the spotless knight, the unsceptred and uncrowned king, the godlike and immaculate"—(here he turned suddenly, ran to the very front of the stage, and, with outstretched fist shaking violently over our heads, thundered at the full power of his lungs): "GEORGE WASHINGTON!"

He did the same for Jefferson, Jackson, Lincoln, Grant, and four or five governors and senators of the State; and at every name the crowd went wild, worked up to it by Hector in the same way. But what surprised me was his daring to conclude his list with a votive offering laid at the feet of Passley Trimmer. Trimmer was the congressional representative of that district and one of the meanest men and smartest politicians in the world. He was always creeping out of tight places and money-scandals by the skin of his teeth; and yet, by building up the finest personal machine in the State, he stuck to his seat in Congress term after term, in spite of the fact that most of the intelligent and honest men in his district despised him. It was a proof of the power Hector held over his audience that, by his tribute to Trimmer, he was able to evoke the noisiest enthusiasm of the afternoon.

Nevertheless, what really tickled me most was the boy's peroration. It gave me a pretty clear insight into his "innard workings." He led up to it in his favorite way: stepping backward a pace or two and sinking his voice to a kind of Edwin Booth quiet; gradually growing a little louder; then suddenly turning on the thunder and running forward.

"You ask *me* for our credentials?" he roared. (Nobody had, this time.) "In the Lexicon of the Peoples, you ask *me* for my country's credentials? The credentials of our pastures, our population and our pride! You ask me for my country's credentials? I reply: 'The credentials of our youth and our enthusiasm! Of red corpuscles! Of red blood! The credentials of the virility and of the magnificent manhood of the Columbian Continent!' You ask for my country's credentials and I answer: 'The credentials of Glory! By right of the eternal and Almighty God!'"

Of course there was a great deal more, but that's enough to show how he had polished it.

I walked back to Mary's with Joe Lane, while Hector followed, making a kind of Royal Progress through the crowds, with his mother and Miss Rainey.

"You see it now, yourself, don't you?" Joe said to me.

"You mean about his doing well?"

"What else? He's just shown what he can do with people. The day will come when you'll have to take him at his own valuation."

I couldn't help laughing. "Well, Joe," I said, "that sounds as if *you*, at least, already took Hector at his own valuation."

"In some things," he answered, "I think I do. Don't you take him for an ass, sir. Sometimes I believe he's guided by a really superior intelligence——"

"Must be a sub-consciousness, then, Joe!"

"Exactly," he said seriously. "He doesn't make a single mistake. He's trained his manner so that, while a very few people laugh at him, he does things that the town would resent in anyone else. He doesn't go round with the boys, and they look up to him for it. He isn't pompous, but he's acquired a kind of stateliness of manner that's made Greenville call him 'Mister Ransom' instead of 'Hec.' You probably think that his request to the National Committee only shows he's got all the nerve in the world; but I believe, on my soul, that if it had been granted he could have made good."

"What did he want to run Passley Trimmer into his Pantheon for, to-day?" I asked.

Joe's honest face looked a little dark at this. "It's only another proof of the shrewdness that directs him, though it was, maybe, a little bit sickening. He talks gold and stars and eternal gods, about sweetness and light and pure politics and reform, but he wants Passley Trimmer's machine to take him up. Passley Trimmer and his brother, Link, are a good-sized curse to this district, I expect you know, but Hector's courting them. Link is the dirtiest we've ever had here, and he holds all the rottenest in this county solid for Passley. He's overbearing; ugly, too; shot a nigger in the hip a year ago, and crippled him for life on account of a little back-talk, and got off scot-free. I had a row with him in a saloon last week; I was tight, I suppose, though there's always been bad blood between us, anyway, drunk or sober, and I didn't know much what happened, except that I refused to drink in his company and he cursed me out and I blacked an eye for him before they separated us. Well, sir, next day, here was Hector demanding that I go and apologize to Link. I said I'd as soon apologize to a rattlesnake, and Hector upbraided me in his rhetoric, but with a whole lot of real feeling, too. He was even pathetic about it: put it on the ground that I owed it to morality, by which he meant Hector. I was known to be his most intimate friend; I had done him an irrecoverable injury with the Trimmers, who would extend their retaliation and let *him* have a share of it, as my friend. He ended by declaring that he should withhold the light of his countenance from me until I had repaired the wrong done to his cause, and had apologized to Link!"

"Did you do it?"

The good fellow answered with his little chuckle: "Of course! Don't you see that he gets everybody to do what he wants? It's almost sheer will, and he's a true cloud-compeller."

I wanted to understand something else, and I didn't know how much Mary could tell me; that is, I was sure that she would think that Miss Rainey was in love with Hector. Mary wouldn't be able to see how any girl could help it.

"Joe," I said, "does Hector seem much taken with this Miss Rainey?"

We had come to the gate, and Lane stopped to relight a cigar before he answered. He kept the match at the stub until it burned out, half hiding his face from me with his hands, shielding the flame from a breeze that wasn't blowing.

"Yes," he said finally, "as much as he could be with anybody—at least he wants her to be taken with him."

"Do you think she is?"

He swung the gate open, and stood to let me pass in first. "She could be of great help to him. We've all got to help Hector."

I was going on: "You believe she will——"

"Did you ever hear," he interrupted, "of Janie Welsh Carlyle?"

I thought about that answer of Joe's most of the evening, and it struck me he was right. It was one of those things you couldn't possibly explain to save your life, but you knew it: everybody had *got* to help Hector. Everybody had to get behind him and push. Hector took it for granted in a way that passed the love of woman!

And yet, as we sat at Mary's supper-table, that evening, I don't know that I ever felt less real liking for any of my kin than I felt for Hector, though, perhaps, that was because he seemed to keep rubbing it in on me in indirect ways that I had done him an injury by not helping him with the National Committee, and that I ought to know it, after his triumph of the afternoon. I could see that Mary agreed with him, though in her gentle way.

Young Lane and Miss Rainey stayed for supper, too, and were very quiet. Miss Rainey struck me as a quiet girl generally, and Joe never talked, anyway, when in Hector's company. For that matter, nobody else did; there was mighty little chance. The truth is, Hector had an impediment of speech: he couldn't listen.

Of course he talked only about himself. That followed, because it was all there was in him. Not that it always *seemed* to be about himself. For instance, I remember one of his ways of rubbing it into me, that evening. He had been delivering himself of some opinions on the nature of Genius, fragments (like his "credentials"—I had a sneaking idea) of some undeveloped oration or other. "Look at Napoleon!" he bade us, while Mary was cutting the pie. "Could Barras with all his jealous and malevolent opposition, could Barras with all his craft, all his machinations, with all the machinery of the State, could Barras oppose the upward flight of that mighty spirit? No! Barras, who should have been the faithful friend, the helper, the disciple and believer, Barras, I say, set himself to destroy the youth whose genius he denied, and Barras was himself destroyed! He fell, for he had dared to oppose the path of one of the eternal stars!"

That was a sample, and I don't exaggerate it. I couldn't exaggerate Hector; it's beyond me; he always exaggerated himself beyond anybody else's power to do it. But I loved to hear Joe Lane's chuckle and I got one out of him when I offered him a cigar as we went out on the porch.

"Take one," I said. "It's one of Barras' best."

"Better get in line," was all he added to the chuckle.

A good many visitors dropped in, during the evening, Greenville's greatest come to congratulate Hector on the speech. Everybody in the county was talking about him that night, they said. Hector received these people in his old-fashioned-statesman manner, though I noticed that already he shook hands like a candidate. He would grasp the caller's hand, quickly and decidedly, instead of letting the other do the gripping. And I could see that all those who came in, even hard-headed men twice his age, treated him deferentially, with the air of intimate respect that he somehow managed to exact from people. Perhaps I don't do him justice; he was a "mighty myster'us" boy!

I sat and smoked, lounging in one of Mary's comfortable porch-chairs. I managed without trouble to be in the background and I couldn't help putting in most of my time studying Joe Lane and Miss Rainey. Those two were sitting on side-steps of the porch, a little apart from the rest of us—and a little apart from each other too. Lord knows how you get such strong impressions, but I was very soon perfectly sure that these two young people were in love with each other and that they both knew it, but that they had given each other up. I was sure, too, that they were both under Hector's spell, and preposterous as it may seem, that they were under his *will*, and that Hector's plans included Miss Rainey for himself.

It was a mighty pretty evening; full of flower-smells and breezes from the woods, which began just across the village street. Joe sat in a sort of doubled-up fashion he had, his thin hands clasped like a strap round his knees. She sat straight and trim, both of them looking out toward where the twilight was fading. As the darkness came on I could barely make them out, a couple of quiet shadows, seemingly as far away from the group about the lamp-lit doorway where Hector sat, as if they were alone on big Jupiter who was setting up to be the whole thing, far out yonder in the lonely sky.

By and by, the moon oozed round from behind the house and leaked through the trees and I could see them plainer, two silhouettes against the foliage of some bright lilac-bushes. Joe hadn't budged, but the back of Miss Rainey's head wasn't toward me as it had been before; it was her profile. She was leaning back a little, against a post, and looking at Joe—just looking at him. Neither of them spoke a word the whole time, and somehow I felt they didn't need to, and that what they had to say to each other had never been spoken and never would be. It was mighty pretty—and sad, too.

I felt so sorry for them, but it made me more or less impatient with Hector, and with Joe—especially with Joe, I think. It seemed to me he needn't have taken his temperament so hopelessly. But what's the use of judging? When a man has a temperament like that, people who haven't can't tell what he's got to contend with.

That Fourth of July speech gave Hector his chance. His own district managers and the Trimmer faction saw they could use him; and they sent him round stumping the district. Two campaigns later the State Committee was using him, and parts of his speeches were being printed in all the party papers over the State. Locally, I suppose you might say, he had become a famous man; at least he acted like one—not that there was any essential change in him. His style had undergone a large improvement, however; his language was less mixed up, and he seemed clear-headed enough on "questions of the day," showing himself to be well-informed and of a fine judgment.

In these things I thought I saw the hand of Laura Rainey. The teacher was helping him. The seriousness of his face had increased, he had always entirely lacked humor; yet the spell he managed to cast over his audiences was greater. He never once failed to "get them going," as they say. At twenty-nine he was no longer called "a rising young orator"; no, he was usually introduced as the "Hon. Hector J. Ransom, the Silver-tongued Lochinvar of the West."

Things hadn't changed much at Greenville. Mary had always been so proud of Hector that she hadn't inflated any more on account of his wider successes. She couldn't, because she hadn't any room left for it.

Joe Lane still went on his periodical sprees quite regularly, about one week every three months, and he was the least offensive tippler I ever knew. He came up to the city during one of his lapses, and called at my office. He was dressed with unusual care (he was always a good deal of a dandy), and he did not stagger nor slush his syllables; indeed, the only way I could have told what was the matter with him, at first, was by the solemn preoccupation of his expression. A little black pickaninny followed him, grinning and carrying a big bundle, covered with a new lace window-curtain.

"I am but a bearer of votive flowers," Joe said, bowing. Then turning to the little darky, he waved his hand loftily. "Unveil the offering!"

The pickaninny did so, removing the lace curtain to reveal a shiny new coal-bucket in which was a lump of ice, whereon reposed a pair of white kid gloves and a large wreath of artificial daisies.

"With love," said Joe. "From Hector." And he stalked majestically out.

There was a card on the wreath, which Joe had inscribed: "To announce the betrothal. No regrets." Sure enough, the next morning I had a letter from Mary, telling me that Hector and Miss Rainey were engaged, that they had been so without announcing it, for several years, and she feared the engagement must last much longer before they could be married. So did I, for all of Hector's glittering had brought him very little money. While he had some law practice, of course it was small, in Greenville, and what he had, he neglected. Nor was he a good lawyer. I knew him to be heavily in debt to Lane, whose father had died lately, leaving Joe fairly well off; and I knew also that this debt sat very lightly on Hector. I judged so, because in the matter of the advances I had made for his education, I never heard him refer to them. Probably he forgot all about it, having so many more important things to think of.

Mary was right: it was a very long engagement. It had lasted seven years in all, when Passley Trimmer declared himself a candidate for the nomination for Governor, and gave Hector the great chance he had been waiting for. Hector "came out" for Trimmer, and came out strong. He worked for him day and night, and he was one of the best cards in Trimmer's hand.

It was easy enough to understand: Trimmer's nomination would leave his seat in Congress vacant, and the Trimmer crowd would throw it to Hector.

You could see that "young Lochinvar" was really a power, and I think they counted on him almost as much as on the personal machine Trimmer had built up. Most of all, they counted on Hector's speech, nominating Trimmer, to stampede the convention. If it was to be done, Hector was the man to do it. There's no doubt in the world of the extraordinary capacity he had for whirling a crowd along into a kind of insane enthusiasm. He could make his audience enthusiastic about *anything;* he could have brought them to their feet waving and cheering for Ben Butler himself, if he had set out to do it. I believe that most of us who were against Trimmer were more afraid of Hector's stampeding the convention than of Trimmer's machine and all the money he was spending.

I was working all I knew for another man, Henderson, of my own county, and our delegation would go into the convention sixty-three solid for Henderson, first, last, and all the time. On that account I had to play Barras again to the young Napoleon. He came to see me, and made one of his orations, imploring me to swing half of our delegation for Trimmer on the first ballot, and all of it on the second.

"But they count on me!" he declaimed. "They count on me to turn you! Is a man to be denied by his own flesh and blood? Are the ties of relationship nothing? Can't you see that my whole future is put in jeopardy by your refusal? Here is my opportunity at last, and you endanger it. My marriage and my fortune depend on it, the cup is at my lips. My long years of toil and preparation, the bitter, bitter waiting—are these things to go for nothing? I tell you that if you refuse me you may blast the most sacred hopes that ever dwelt in a human breast!"

I only smoked on, and so he did "the jury pathetic," and he was sincere in it, too. "Have you no heart?" he inquired, his voice shaking. "Can you think calmly of my mother? Remember the years she has waited to see this recognition come to her son! Am I to go back to her and tell her that your answer was 'No'? I ask you to think of her, I ask you to put self out of your thoughts, to forget your own interests for once, and to think of my mother, waiting in the old home in the quiet village street where you knew her in her bright girlhood. Remember that she awaits your answer; forget *me* if you will, but remember what it means to *her*, I say, and *then* if there is a stone in your breast, instead of a human heart, speak the word 'No'!"

I spoke it, and, as he had to catch his train, he departed more in anger than in sorrow, leaving me to my conscience, he told me. At the door he turned.

"I warn you," he said, "that this faction of yours shall go down to defeat! Trimmer will win this fight, and I shall take his seat in Congress! That is my first stepping-stone, and I *will* take it! I have worked too hard and waited too long for such as you to successfully oppose me. I tell you that we shall meet in the convention, and you and your machine will be broken! The rewards, then, to us, the victors!"

"Why, of course," I said, "if you win."

The Trimmer people were strong with the State Executive Committee, and, in spite of us, worked things a good deal their own way. They took the convention away from the State Capitol to Greenville, which was, of course, a great advantage for Trimmer. The fact is, that most of the best people in that district didn't like him, but you know how we all are: he *was* one *of* them, and as soon as it seemed he had a chance to beat men from other parts of the State, they began to shout themselves black in the face for their own. When I went down there, the day before the convention, the place was one mass of Trimmer flags, banners, badges, transparencies, buttons, and brass bands.

I went around to see Mary right away, and while she wasn't exactly cold to me—the dear woman never could be that to anybody—she was different; her eyes met mine sadly and her old, sweet voice was a little tremulous, as if she were sorry that I had done something wrong.

I didn't stay long. I started back to the Henderson headquarters in the hotel, but on my way I passed a big store-room on a corner of the Square which Trimmer had fitted up as his own headquarters. There was quite a crowd of the boys going in and out, looking cheerful, fresh cigars in their mouths, and a drink or two inside, band coming down the street, everything the way an old-timer likes to see it.

Passley Trimmer himself came out as I was going by, and with him were his brother, Link, and two or three other men, among them a weasel-faced little fellow named Hugo Siffles, who kept a drug-store on the next corner. Hugo wasn't anybody; nobody ever paid any attention to him at all; but he was one of those empty-headed village talkers who are always trying to look as if they were behind the scenes, always trying to walk with important people. Everybody knows them. They whisper to the undertaker at funerals; and during campaigns they have something confidential to communicate to United States senators. They meddle and intrude and waste as much time for you as they can.

When Trimmer saw me, he held out his hand. "Hello, Ben! I hear you're not for me!" he said cordially.

"How are you running?" I came back at him, laughing.

"Oh, we're going to beat you," he answered, in the same way.

"Well, you'll see a good run, first, I expect!"

He walked along with me, Link and the others following a little way behind; but Hugo Siffles, of course, walking with us, partly to listen and tell about it at the drug-store later, and partly to look like State secrets.

"Sorry you couldn't see your way to join us," Trimmer said. "But we'll win out all right anyway. I shouldn't think that would be much of a disappointment to you, though. It will be a great thing for one of your family."

"Oh, yes," I said, "Hector."

Trimmer took on a little of his benevolent statesman's manner, which they nearly all get in time. "I have the greatest confidence in that young man's future," he said. "He may go to the very top. All he needs is money. I speak to you as a relative: he ought to drop that school-teacher and marry a girl with money. He could, easily enough."

That made me a little ugly. "Oh, no," I said. "He can make plenty in Congress outside of his salary, can't he? I understand some of them do."

Of course, Trimmer didn't lose his temper; instead, he laughed out loud, and then put his hand on my shoulder.

"Look here," he said. "I'm his friend and you're his cousin. He's one of my own crowd and I have his best interests at heart. That isn't the girl for him. He tells me that, for a long while, she used to advise him against having too much to do with *me*, until he showed her that winning my influence in his favor was his only chance to rise. Now, if you have his best interests at heart, as I have, you'd help persuade him to let her go. Why shouldn't he marry better? She's not so young any longer, and she's pretty much lost her looks. And then you know people will talk——"

"Talk about what?" I said.

"Well, if he goes to Congress, and, with his prospects, throws himself away on a skinny little old-maid school-teacher in the backwoods, one that he'd been making love to for years, they might say almost anything. Why can't he hand her over to Joe Lane? I'm sure——"

"That'll do," I interrupted roughly. "I suppose you've been talking that way to Hector?"

"Why, certainly. I have his best interests at——"

"Good-day, sir!" I said, and turned in at the hotel and left him, with Hugo Siffles' little bright pig's eyes peeking at me round Trimmer's shoulder.

Sore enough I was, and cursing Trimmer and Hector in my heart, so that when someone knocked on my door, while I was washing up for supper, I said "Come in!" as if I were telling a dog to get out.

It was Joe Lane and he was pretty drunk. He walked over to the bed and caught himself unsteadily once or twice. I'd never seen him stagger before. He didn't speak until he had sat down on the coverlet, then he shaded his eyes with his hand and stared at me as if he wanted to make sure that it was I.

"I've just been down to Hugo Siffles' drug-store," he said, speaking very slowly and carefully, "and Hugo was telling a crowd about a conver—conversation between you and Passley Trimmer. He said Trimmer said Hector Ransom ought to drop Miss Rainey—and 'hand her over to Joe Lane.' Is that true?"

"Yes," I answered. "The beast said that."

"There was more," Joe said heavily. "More that im—implied—might be taken to imply scandal, which I believe Trimmer did not seriously believe—but thought—thought might be used as an argument with Hector to persuade him to jilt her?"

"Yes."

"What was said ex—actly? It is being repeated about town in various forms. I want to know."

Like a fool I told him the whole thing. I didn't think, didn't dream, of course, what was in that poor, drunken, devoted head and I wanted to blow off my own steam, I was so hot.

He sat very quietly until I had finished; then he took his head in both hands and rocked himself gently to and fro upon the bed, and I saw tears trickling down his cheeks. It was a wretched spectacle in a way, he being drunk and crying like a child, but I don't think I despised him.

"And she so true," he sobbed, "so good, so faithful to him. She's given him her youth, her whole sweet youth—all of it for him!" He got to his feet and went to the door.

"Hold on, Joe," I said, "where are you going?"

"'Nother drink!" he said, and closed the door behind him.

After supper I went to work with Henderson and three or four others in a little back-room in our headquarters; and we were hard at it when one of the boys held up his hand and said: "Listen!"

The sounds of a big disturbance came in through the open windows: shouting and yelling, and crowds running in the streets below. The town had been so noisy all evening that I thought nothing of it. "It's only some delegation getting in," I said. "Go on with the lists."

But I'd no more than got the words out of my mouth than the noise rolled into the outer rooms of our headquarters like a wave, and there was a violent hammering on the door of our room, someone calling my name in a loud, frightened voice. I threw open the door and Hugo Siffles fell in, his pig's eyes starting out of his pale, foolish face.

"Come with me!" he shouted, all in one breath, and laying hold of me by the lapel of my coat, tried to drag me after him. "There's hell to pay! Joe Lane came into Trimmer's headquarters — drunk — twenty minutes ago, and slapped Passley Trimmer's face for what he said to us this afternoon. Link Trimmer came in a minute later, drunk too, and heard what had happened. He followed Joe to Hodge's saloon and shot him. They've carried him to the drug-store and he's asked to speak to you."

I had the satisfaction of kicking that little cuss through the door ahead of me, though I knew it was myself I ought to have kicked.

It was true that Joe had asked to speak to me, but when I reached the drug-store the doctor wouldn't let me come into the back-room where he lay, so I sat on a stool in the store. They'd turned all the people out, except four or five friends of Joe's; and the glass doors and the windows were solid with flattened faces, some of them colored by the blue and green lights so that it sickened me, and all staring horribly. After about four years the doctor's assistant came out to get something from a shelf and I jumped at him, getting mighty little satisfaction, you can be sure.

"It seems to be very serious indeed," was all he would say. I knew that for myself, because one of the men in the store had told me that it was in the left side.

Half-an-hour after this—by the clock—the young man came out again and called us in to carry Joe home. It was not more than a hundred yards to the old Lane place, and six of us, walking very slowly, carried him on a cot through the crowd. He was conscious, for he thanked us in a weakish whisper, when we lifted him carefully into his own bed. Then the doctor sent us all out except the assistant, and we went to the front porch and waited, hating the crowd that had lined up against the fence and about the gate. They looked like a lot of buzzards; I couldn't bear the sight of them, so I went back into the little hall and sat down near Joe's door.

After a while the assistant opened the door, holding a glass pitcher in his hand.

"Here," he said, when he saw me, "will you fill this with cold water from the well?"

I took it and hurried out to the kitchen, where four or five people were sitting and glumly whispering around an old colored woman, Joe's cook, who was crying and rocking herself in a chair. I hushed her up and told her to show me the pump. It was in an orchard behind the house, and was one of those old-fashioned things that sound like a siren whistle with the hiccups.

It took me about five minutes to get the water up, and when I got back to Joe's room, a woman was there with the doctors. It was Miss Rainey. She had her hat off, her sleeves were rolled up and, though her face was the whitest I ever saw, she was cool and steady. It was she who took the water from me at the door.

I heard low voices in the parlor, where a lamp was lit, and I went in there. Mary was sitting on a sofa, with a handkerchief hard against her eyes, and Hector was standing in the middle of the room, saying over and over, "My God!" and shaking. I went to the sofa and sat by Mary with my hand on her shoulder.

"To think of it!" Hector moaned. "To think of its coming at such a time! To think of what it means to me!"

His mother spoke to him from behind her handkerchief: "You mustn't do it; you *can't*, Hector—oh, you can't, you *can't!*"

For answer he struck himself desperately across the forehead with the palm of his hand.

"What is it," I asked, "that your mother wants you not to do?"

"She wants me to give up Trimmer—to

refuse to make the nominating speech for him to-morrow."

"You've *got* to give him up!" cried his mother; and then went on with reiterations as passionate as they were weak and broken in utterance. "You can't make the speech, you can't do it, you can't——"

"Then I'm done for!" he said. "Don't you see what a frightful blow this pitiful, drunken folly of poor Joe's has dealt Trimmer's candidacy? Don't you see that they rely on me more than ever now? Are you so blind you don't see that I am the only man who can save Trimmer the nomination? If I go back on him now, he's done for and I'm done for with him! It's my only chance."

"No, no," she sobbed, "you'll have other chances; you'll have plenty of chances, dear; you're young——"

"My only chance," he went on rapidly, ignoring her, "and if I can carry it through, it will mean everything to me. The tide's running strong against Trimmer to-night, and I am the only man in the world who can turn it the other way. If I go into the convention for him, faithful to him, and out of the highest sense of justice, explain that, even though Lane has been my closest friend, he was in the wrong and that——"

Mary rose to her feet and went to her son and clung to him. "No, no!" she cried, "no, no!"

"I've got to!" he said.

"What is it that you must do, Hector?" It was Miss Rainey's voice, and came from just behind me. She was standing in the doorway that led from the hall, and her eyes were glowing with a brilliant, warm light. We all started as she spoke, and I sprang up and turned toward her.

"He's going to get well," she said, understanding me. "They say it is surely so!"

At that Mary ran and threw her arms about her and kissed her—and I came near it. Hector gave a sort of shout of relief and sank into a chair.

"What is that you must do, Hector?" Miss Rainey said again in her steady voice.

"Stick to Trimmer!" he explained. "Don't you see that I must? He needs me now more than ever, and it's my only chance."

Miss Rainey looked at him over Mary's shoulder. She looked at him a long while before she spoke. "You know why Mr. Lane struck that blow?"

"Oh, I suppose so," he answered uneasily. "At least Siffles——"

"Yes," she said. "You know. What are you going to do?"

"The right thing!" Hector rose and walked toward her. "I put right before all. I shall be loyal and I shall be just. It might have been a terribly hard thing to carry through, but since dear old Joe will recover, I know I can do it."

The girl's eyes widened suddenly, while the warm glow in them flashed into a fiery and profound scrutiny.

"You are going to make the nominating speech," she said. It was not a question but a declaration, in the tone of one to whom he stood wholly revealed.

"Yes," he answered eagerly. "I knew you would see: it's my chance, my whole career——"

But his mother, turning swiftly, put her hand over his mouth, though it was to Miss Rainey that she cried:

"Oh, don't let him say it—he can't; you mustn't let him!"

The girl drew her gently away and put an arm about her, saying: "Do you think *I* could stop him?"

"But do you wish to stop me?" asked Hector sadly, as he stepped toward her. "Do you set yourself not only in the way of my great chance, but against justice and truth? Don't you see that I must do it?"

"It is your chance—yes. I see the truth, Hector." Her eyes had fallen and she looked at him no more, but with a little movement away from him offered her hand to him at arm's length. It was done in a curious way, and he looked perplexed for a second, and then frightened. He dropped her hand, and his lips twitched. "Laura," he said, and could not go on.

"You must go now," she said to all three of us. "The house should be very quiet. I shall be his nurse, and the doctor will stay all night. Isn't it beautiful that Joe is going to get well!" And she went out quickly, before Hector could detain her, back to the room where Lane was.

There's no need my telling you the details of that convention; Henderson was beaten from the start, and Hector's speech was all that happened. If he hadn't made it, there might have been a consolidation on a dark horse, for feeling was high against Trimmer. It isn't an easy thing to go into a convention with a brother locked up in jail on a charge of attempted murder!

I'll never forget Hector's rising to make that speech. There wasn't any cheering, there was a dead, cold hush. This wasn't because his magnetism had deserted him; indeed, I don't think it had ever before been felt so strongly. He was white as white paper, and his face had a look of suffering; altogether I believe I couldn't give a better notion of him than by saying that he somehow made me think of Hamlet.

He began in a very low but very penetrating voice, and I don't think anybody in the farthest corner missed a single clear-cut syllable from the first. As I may have indicated, I had never been a warm admirer of his, but with all my prejudice, I think I admired him when he stood up to his task that day. For the effect he intended, his speech was a masterpiece, no less. I saw it before he had finished three sentences. And he delivered it, knowing that even while he did so he was losing the woman he loved; for Hector did love Laura Rainey, next to himself, and she had been part of his life and was necessary to him. But though the heavens fell, he stuck to what he had set out to do, and did it masterfully.

Not that what he said could bear the analysis of a cool mind; nothing that Hector ever did or said has been able to do that. But for the purpose, it was perfect. For once he began at the beginning, without rhetoric, and he made it all the more effective by beginning with himself.

"Doubtless there are many among you who think it strange to see me rise to fulfil the charge with which you know me to be intrusted. My oldest and most intimate friend lies wounded on a bed of suffering, stricken down by the hand of another friend whose heart is in the cause for which I have risen. Therefore you might well question me; you might well say: 'To whom is your loyalty?' Well might I ask myself that same question. And I will give you my answer: 'There are things beyond the personal friendship of man and man, things greater than individual differences and individual tragedies, things as far higher and greater than these as the skies of God are higher than the roof of a child's doll-house. These higher things are the good of the State and the Law of Justice!'"

That brought the first applause; and Trimmer's people, seeing the crowd had taken Hector's point, sprang to their feet and began to cheer. At a tense moment, such as this, cheering is often hypnotic, and good managers know how to make use of it on the floor. The noise grew thunderous, and when it subsided Hector was master of the convention. Then, for the first time, I saw how far he would go—and why. I had laughed at him all my life, but now I believed there was "something in him," as they say. The Lord knows what, but it was there and as I looked at him and listened it seemed to me that the world was at his feet.

He was infinitely daring, yet he skirted the cause of the quarrel with perfect tact: "The misinterpretation of a few careless and kindly words, said in passing and repeated, with garbling additions, to a man who was not himself. . . . The brooding of a mind most unhappily beset with alcohol. . . . A blow resented by a too devoted but too violent kinsman. . . ."

Then, with the greatest skill, and rather quietly, he passed to a eulogium of Trimmer's public career, gradually increasing the warmth of his praise but controlling it as perfectly as he controlled the enthusiasm and excitement which followed each of his points. For myself, I only looked away from him once, and caught a glimpse of Henderson looking sick.

Hector finished with a great stroke. He went back to the original theme. "You ask me where my duty lies!" His great voice rose and rang through the hall magnificently: "I reply—'first to my State and her needs'! Is that answer enough? If it be necessary that I should answer for my personal loyalty to one man or another then I ask *you*: 'Shall it go to the friend who, without cause, struck the first blow? Shall it go to that other friend who went out hot-headed and struck back to avenge a brother's wrongs? Is it only between these that I—and many of you—are to choose to-day? Is there not a *third?*' I tell you that I have chosen, and that my loyalty and all my strength are devoted to that other, to that man who has suffered most of all, to him who received a blow and did not avenge it, because in his greatness he knew that his assailant knew not what he did!"

That carried them off their feet. Hector had turned Trimmer's greatest danger into the means of victory. The Trimmer people led one of those extraordinary hysterical processions round the aisles that you see sometimes in a convention (a thing I never get used to), and it was all Trimmer, or rather, it was all Hector. Trimmer was nominated on the first ballot.

There was a recess, and I hurried out, meaning to slip round to Joe Lane's for a moment to find out how he was. I'd seen the doctor in the morning and he said his patient had passed a good night and that Miss Rainey was still there. "I think she's going to stay," he added, and smiled and shook hands with me.

Joe's old darky cook let me in, and, after a moment, came to say I might go into Mr. Lane's room; Mr. Lane wanted to see me.

Joe was lying very flat on his back, but with his face turned toward the door, and beside him sat Laura Rainey, their thin hands clasped together. I stopped on the threshold with the door half opened.

"Come in," said Joe weakly. "Hector made it, I'm sure."

"Yes," I answered, and in earnest. "He's a great man."

Joe's face quivered with a pain that did not come from his hurt. "Oh, it's knowing that that makes me feel like such a scoundrel," he said. "I suppose you've come to congratulate me."

"Yes," I said, "the doctor says it's a wonderful case, and that you're one of the lucky ones with a charmed life, thank God!"

Joe smiled sadly at Miss Rainey. "He hasn't heard," he said. Then she gave me her left hand, not relinquishing Joe's with her right.

"We were married this morning," she said, "just after the convention began."

The tears came into Joe's eyes as she spoke. "It's a shame, isn't it?" he said to me. "You must see it so. And I the kind of man I am, the town drunkard——"

Then his wife leaned over and kissed his forehead.

"Even so it was right—and so beautiful for me," she said.

Mute

By EMERY POTTLE

HE never stirred the harsh strings of my voice
To some compelling melody,
That other silent folk might yet rejoice
Because of me;
These rough hands never touched the mellow keys,
Attuned to some undying strain,
But sorry discords jangled out to tease
My hope again.

No subtle colors shall I ever lay,
Aglow with all a master's art—
Nor write one single line to touch for aye
Some waiting heart.
Across the barrens of my life no light
Of golden talent shines serene,
(Though He has trimmed for my soul's eager sight
A lamp unseen.)

Here on His western plains, so far, so still,
Where dawn and twilight fill my eyes
With wondering tears, and earth seems as the sill
Of Paradise,
Mute I must live, and one day mutely die—
Go, as I came, the silent guest—
And none shall ever hear the pent-up cry
Within my breast.

Is the World Growing Better?

By HENRY VAN DYKE

NO man knows, of a certainty, the answer to this question.

If it were an inquiry into the condition of the world's pocket-book, or farm, or garden, or machine-house, or library, or school-room, the answer would be easy. Six million more spindles whirling in the world's workshop in 1903 than in 1900; eight hundred million more bushels of wheat in the world's grain-fields than in 1897; an average school-attendance gaining 145 per cent. between 1840 and 1888, while the population of Europe increased only 33 per cent. So the figures run in every department. No doubt the world is busier, richer, better fed, and probably it knows more, than ever before.

I am not one of those highly ethereal and supercilious people who can find nothing in this to please them, and who cry lackadaisically: "What is it all worth?" I am honest enough to confess to a sense of satisfaction when my little vegetable garden rewards my care with an enlarged crop, or when my children bring home a good report from school. Why should not a common-sense philanthropy lead us to feel in the same way about the improved condition and the better reports of the big world to which we belong? Of course our satisfaction is checked and shadowed, often very darkly shadowed, by the remembrance of those who are left behind in the march of civilization,—the retarded races, the benighted classes, the poor relations, of the world. But our sympathy with them is much more likely to be helpful if it is hopeful than if it is despairing. I do not think it necessary to cultivate melancholy or misanthropy as a preparation for beneficence.

A generous man ought to find something cheerful to season his Christmas dinner, in the knowledge that the world is growing "better off."

But is it growing better? That's another question, and a far more important one. What is happening to the world itself, the owner of all this gear, the prosperous old adventurer whose wealth, according to Mr. Gladstone, increased twice as much during the first seventy years of the nineteenth century as it had done during the eighteen hundred years preceding? Is this marvellous increase of goods beneficial to the character of the race? Or is it injurious? Or has it, perhaps, no deep or definite influence one way or the other?

You know how hard it is to come to a clear and just conclusion on such points as these, even in the case of an individual man. Peter Silvergilt's property has grown from nothing to three hundred million dollars during the last fifty years; but are you sure that Peter's personality is better, finer, nobler, more admirable than it was when he ran errands for ten dollars a week? William Wiseman has a world-wide fame as a scholar; it is commonly reported that he has forgotten more than most men ever knew; but can you trust William more implicitly to be fair and true and generous than when he was an obscure student just beginning to work for a degree in philosophy?

When we try to apply such questions, not to a single person, but to the world at large, positive and mathematical answers are impossible. The field of inquiry is too vast. The facts of racial character are too secret and subtle.

But a provisional estimate of the general condition of the world from the point of view of goodness, comparing the present with the past—a probable guess at the direction in which the race is moving morally—this is something that we may fairly make. Indeed, if we think and care much about our brother men, we can hardly help making it, and upon the color of this guess the brightness of our Christmas Day depends. If the color is dark, you belong among the pessimists, who cannot be very happy, though they may be rather useful. If the color is bright, you are what men call an optimist, though I think a "meliorist" would be a more fitting name.

For what is it, after all, that we can venture to claim for this old world of ours, at most? Certainly not that it is altogether good, nor even that it is as good as it might be and therefore ought to be. Police-stations and prisons and wars confess that some things are wrong and need correction. The largest claim that a cheerful man who is also a thoughtful man—a child of hope with his eyes open—dares to make for the world is that it is better than it used to be, and that it has a fair prospect of further improvement. This is meliorism, the philosophy of actual and possible betterment; not a high-stepping, trumpet-blowing, self-flattering creed, immediately available for advertising purposes; but a modest and sober faith, useful for consolation in those hours of despondency and personal disappointment when the grasshopper and the critic both become a burden, and for encouragement to more earnest effort in those hours of cheer when the Christmas spirit fills us with good-will to our fellow-men.

I asked John Friendly the other day: "Do you think the world is growing better?"

"Certainly," said he, with a smile like sunrise on his honest face, "I haven't the slightest doubt of it."

"But what makes you so sure of it?"

"Why, it must be so! Look at all the work that is being done to-day to educate people and help them into better ways of living. All this effort must count for something. The wagon must move with so many horses pulling at it. The world can't help growing better!"

Then he left me, to go down to a meeting of his "Citizens' Committee for the Application of the Social Boycott to Political Offenders" (which frequently adjourns without a quorum). Immediately afterward I passed the door of the "Michael T. Moriarty Republicratic Club"—wide open and crowded. On my way up the avenue I saw a liquor-saloon on every block,—and all busy. The news-stands were full of placards announcing articles in the magazines,—"Graft in Chicago," "The Criminal Calendar of Millionaires," "St. Louis, the Bribers' Paradise," "The Plunder of Philadelphia." Head-lines in the yellow journals told of "Immense Slaughter in Manchuria," "Russia Ripe for Revolution," "The Black Hand Terror in the Bronx," "Gilded Gambling-Dens of the Four Hundred," "Diamonds and Divorce."

John Friendly's cheerful *a priori* confidence in the betterment of the world seemed to need reinforcement. Some of the horses are pulling his way, no doubt, but a good many appear to be pulling the other way. Under such conditions the wagon might stick fast, or go backward. Possibly it might be pulled to pieces. Who can measure, in the abstract, the comparative strength of the good and the evil forces? Who can tell beforehand which way the tug-of-war must go?

The only sound and satisfactory method is to bring out the foot-rule of fact and apply it to the tracks of the wagon. Has it moved? How fast, how far, which way?

"Growing better" is a phrase about which a company of college professors would probably have a long preliminary dispute; but plain people understand it well enough for practical purposes. There are three factors in it. When we say that a man grows better, we mean that, in the main, he is becoming more just, and careful to do the right thing; more kind, and ready to do the helpful thing; more self-controlled, and willing to sacrifice his personal will to the general welfare. Is the world growing better in this sense? Is there more justice, more kindness, more self-restraint among the inhabitants of earth than in the days of old?

Of course, when we consider a question like this, before even a modest guess at the answer is possible, we must be willing to take a long view and a wide view. The world, like the individual man, has its moods and its vagaries, its cold fits and its hot fits, its backslidings and its repentances, its reactions and its revivals. An advance made in one century may be partly lost in the next, and regained with interest in a later century. One nation may be degenerating, under local infections of evil, while others are improving. There may be years, or regions, of short harvest in the field of morals, just as there are in the cotton-field or the cornfield. The same general conditions that work well for the development of most men, may prove unfavorable to certain races. Civilization seems to oppress and demoralize some tribes to the point of extinction. Liberty is a tonic too strong for certain temperaments; it intoxicates them. But what we have to look at is not the local exception, nor the temporary reaction: it is the broad field as far as we can see it, the general movement as far as we can trace it. And here I make my sober guess that the world is really growing better: not in every eddy; but in the main current of its life: not in a straight line, but with a winding course: not in every respect, but in at least two of the three main points of goodness: not swiftly, but slowly, surely, really growing better.

I. Take the matter of justice. The world's sense of justice, its desire to do the right thing and render to every man his due, is expressed most directly in its laws. Who can fail to see a process of improvement in the spirit and temper of legislation, a conscientious effort to make the law more efficient in the protection of human rights and more just in the punishment of offences?

In Shakespeare's time, for example, a woman's existence, in the eye of the law, was merged in that of her husband. A man could say of his wife: "She is my goods, my chattels; she is my house, my household stuff, my field, my barn, my horse, my ox, my anything." The very presents which he gave her were still his property. He could beat her. He could deprive her of the guardianship of her children. It was not until the end of the seventeenth century that the law secured to her a right to the separate use of her property, and not until the middle of the nineteenth century that the legislation of Great Britain and America began to recognize and protect her as a person, entitled to work and receive wages, to dispose of her own earnings, to have an equal share with her husband in the guardianship of their children. Surely it is an immense gain in justice that a woman should be treated as a human being.

This gain is most evident, of course, in those nations which are leading the march of civilization. But I think we can see traces of it elsewhere. The abolition of child-marriage and the practical extinction of the *suttee* in India, the decline of the cruelly significant fashion of "foot-binding" in China, the beginning of the education of girls in Egypt, are hints that even the heathen world is learning to believe that woman may have a claim to justice.

In the same way we must interpret the laws for the protection of the young against cruelty, oppression, and injustice. Beginning with the Factory Act of 1833 and the Mines and Collieries Act of 1842 in England, there has been a steadily increasing effort to diminish and prevent the degradation of the race by the enslavement of childhood to labor. Even the parent's right of control, says the modern world, must be held in harmony with the child's right to life and growth, mental, moral, and physical. The law itself must recognize the injustice of dealing with young delinquents as if they were old and hardened criminals. No more herding of children ten and twelve years old in the common jail! Juvenile courts and probation officers, asylums and reformatories, an intelligent and systematic effort to reclaim the young life before it has fallen into hopeless bondage to crime: this is the spirit of civilized legislation to-day. In 1903 no less than ten of the American States enacted special statutes with this end in view.

The great change for the better in modern criminal law is another proof that the world is growing more just. Brutal and degrading methods of execution, such as crucifixion, burying alive, impaling, disembowelling, breaking on the wheel: the judicial torture of prisoners and unwilling witnesses by the thumb-screw, the strappado, and the rack: cruel and agonizing penalties of various kinds, have been abolished, not merely by way of concession to humanity, but with the purpose of maintaining justice in purity and dignity. The world has been learning to discriminate more carefully between the degrees of crime. In the eighteenth century men were condemned to death for forgery; for stealing from a shop to the value of five shillings, or from a house to the value of forty shillings; for malicious injury to trees, cattle, or fish-ponds; for the cutting of hop-bands from the poles in a plantation. Within eighty years capital punishment has been inflicted in England for sheep-stealing and for robbery from a house. The laws of Pennsylvania at the time of the Revolution enumerated twenty crimes punishable with death; in Virginia and Kentucky there were twenty-seven. Modern legislation recognizes the futility as well as the fundamental injustice of such crass and indiscriminate retribution, and reserves the final penalty for the supreme crime against the life of the individual or the State.

At the same time there has been a twofold rectification of the scope of the criminal law. Some of the offences most severely punished in old times have ceased to be grounds of prosecution: for example, heresy, witchcraft, religious nonconformity. On the other hand, misdeeds which formerly were disregarded have been made punishable. It was not until 1833 that the English law began to treat drunkenness as a crime, rather than a misfortune. In 1857 a fraud on the part of a trustee, and in 1875 the falsification of accounts, were declared to be criminal. The laws of various States are recognizing and defining a vast number of new misdemeanors, such as the adulteration of foods, gambling, violation of laws in restraint of the liquor traffic, selling cigarettes to children, tapping electric wires, disfiguring the landscape with advertisements or printing them on the American flag, making combinations in restraint of trade, sleeping in a public bakery, spitting on the floor of a street-car. I do not say that all of these offences are wisely defined or fairly punished; but I do say that the process of modern legislation in regard to such matters indicates a growing desire among men that justice shall prevail in the community.

A large part of what appears to be the increase of crime in recent years (according to statistics), is due to this new definition of misdemeanors. There are more offenders in the most peaceful and well-governed States, because there are more offences. Another part comes from the greater efficiency in the execution of laws and the greater completeness in the tabulation of reports. The remaining part comes from a cause on which I will touch later. But in spite of this apparent increase of crime, no sensible man believes that the actual amount of violence and disorder among men is as great as it used to be. Pike's "History of Crime in England," estimates that in the fourteenth century murders were at least sixteen times as frequent as in our own day.

I pass by such notorious and splendid triumphs of the world's moral sense as the abolition of the slave-trade, and the establishment of international law, to mention two humble, concrete illustrations of what I mean by the advance of justice. The purchase by the American Government of the lands of the Spanish friars in the Philippines was a just way of accomplishing what would have been done a century ago by confiscation. The passage by the Congress of the United States of an act granting copyright to foreigners was a recognition (resisted by selfishness and ignorance for fifty years) of the fundamental principles of righteousness and fair dealing.

I know there are many items, and some of them most grievous, to be set down on the other side. There are still wars of conquest; corruptions and delays in legislation; oppressions and inequalities in government; robberies and cruelties which go unpunished. But these are not new things: they are as old as sin; evils not yet shaken off. I do not dream that the world is already quite just. But by the light that comes from the wiser, fairer laws of many lands, I guess that the world is growing more just.

II. In regard to the increase of kindness in the human race, the evidence is even more clear and strong. There are more people in the world who love mercy, and they are having better success in making their spirit prevail. More is being done to-day to prevent and mitigate human suffering, to shelter and protect the weak and helpless, to minister wisely to the sick and wounded in body and in mind, than ever before in the history of mankind. Part of the evidence of this lies in some of the facts already noted in connection with the humanizing of the law, and in the extraordinary story of the work begun by John Howard, a hundred and thirty years ago, which has cleansed away so much of the shame of a cruel, filthy, and irrational prison-system. But there is evidence, also, of a more direct and positive sort, going beyond the removal of ancient evils and manifesting a spirit of creative kindness eager to find new ways of helping others.

Since the middle of the nineteenth century, says the best authority on statistics, charity has grown twice as fast as wealth in England, three times as fast in France. In the United States the amount of the larger gifts ($5,000 or more) rose from $29,000,000, in 1893, to $107,000,000, in 1901. The public and private charities of New York alone (excluding the money spent on buildings) are estimated at $50,000,000 a year.

With all this increase of money comes an equal increase of care and thought in regard to the best way of using it for the real benefit of mankind. Reckless almsgiving is recognized as an amiable but idiotic form of self-indulgence. The penny dropped into the beggar's hat gives place to an inquiry into the beggar's condition. This costs more, but it is worth more. Waste in money given is no more virtuous than waste in money earned. Schools of philanthropy are established to study and teach the economy of generosity. Asylums are investigated and supervised. Relief funds are intrusted to responsible committees, who keep books and render accounts. Men and women are trying to take the head into partnership with the heart in beneficence. A rich father and mother lose their child by scarlet fever: they give a million dollars to endow an institution for the study and prevention of infectious diseases. An excursion steamboat is burned in New York Harbor and a thousand people, most of them poor, lose their lives; within two weeks $125,000 is given for relief; it is not thrown away with open hands, but administered by a committee with as much care as they would bestow on their own affairs; every dollar is accounted for, and a balance of $17,000 is left, to meet future calls, or to be devoted to some kindred purpose. These are illustrations of intelligent mercy.

Consider the advance in the general spirit of kindness which is indicated by such a fact as the founding and successful operation of the system of Working Men's Insurance in Germany. A certain sum of money is set aside for each workman every week (the employer and the employee each contributing half), and the Government adds a supplement of $12 on each pension. Ten million workmen are thus insured against sickness; seventeen million against accident; ten million against disability from old age. Six hundred and seventy thousand persons receive the benefit of this fund in yearly pensions. Incidentally there has been an immense benefit in the increase of care and precautions to prevent accidents and to reduce dangerous occupations. The employer who is not yet willing to protect his workmen, for kindness' sake, will do it to escape heavier taxes. And the community which silently compels him to do this, the community which says to the laboring man, "If you will perform your duty, you shall not starve when you are sick and old," is certainly growing more kind as well as more just.

Look at the broad field of what we may call international mercy. It has been estimated that since the days when the failure of the harvest drove Abraham from Palestine down to Egypt to seek food for his starving people, there have been 350 great famines in various parts of the world. How many of the hungry nations received help from the outside world, before the nineteenth century began? But now, within a week after the distress is known, money, food, and help of all kinds begin to flow in from all quarters of the globe. The famine in India in 1900–1901 called forth contributions from Great Britain, Germany, France, America, to the amount of $72,000,000. The greater part came from England, of course, but the whole world stood ready to aid her.

After the great fire of London in 1666, and the Lisbon earthquake in 1755, there was some outside assistance given, it is true. But in the main, the stricken cities had to suffer alone and help themselves. When the little city of Galveston was swept by flood in 1900, within three weeks $750,000 was poured in for its relief, and the whole fund amounted to nearly a million and a half.

Turn again to look at the effort which the world is making to get rid of the hell of war, or, if that be not possible, at least to mitigate its horrors and torments. The High Tribunal of Arbitration at The Hague is a milestone on the world's path of progress toward the peaceful method of solving international disputes. Each year sees some new advance in that direction. Since 1903, Great Britain and France, Holland and Denmark, France and Spain, Great Britain and Italy, France and Holland, Great Britain and Spain, Italy and France, have made treaties by which they pledge themselves to refer all differences of certain kinds which may arise between them to this tribunal for settlement. During the same time at least seven international questions have been referred to special arbitrators.

True, war has not yet been eliminated from the programme of the race. Great armaments are maintained at incredible expense, and nations insist, as Ruskin said, that it is good policy to purchase terror of one another at the cost of hundreds of millions every year. Some of the honest friends of peace are not yet reasonable enough to see the folly of this arrangement; they cannot understand that a peace which depends upon fear is nothing but a suppressed war. Every now and then the restraining fear gives way, in one place or another, and thousands of men are dressed in uniform and marshalled with music to blow one another's brains out.

But, in spite of all this, the growth of the spirit of mercy in the world makes itself known in the application of more humane rules to the inhumanity of war. Private war, prevalent in the Middle Ages, and piracy, tolerated until the nineteenth century, have been abolished. The slaughter, torture, and enslavement of prisoners of war, which was formerly practised by even Christian nations, gave place in the middle of the seventeenth century to the custom of releasing all prisoners at the close of the war, without ransom. Even Mohammedan nations agreed by treaty that they would no longer subject their captives to bondage or torture. Persia and Turkey, in 1828, pledged themselves to the exchange of prisoners. There has been a steady advance in the strictness and efficiency of the rules protecting the life and property of non-combatants, an immense decrease in the atrocities inflicted by conquering armies upon the peaceful inhabitants of vanquished countries. Let any man read the story of the siege and sack of a town in Holland by the Spanish soldiers as it is given in Motley's "Dutch Republic," and compare it with the story of the capture of Paris in 1870, or even the taking of Pekin in 1900, and he will understand that war itself has felt the restraining touch of mercy. Let him reflect upon the significance of the work of the Red Cross Society, with its pledge of kindly succor to all who are wounded in battle, "treating friend and foe alike"; let him consider that this society in Japan has a service as perfectly organized as any in the world, with a million members, and an annual income of more than $1,500,000, and he cannot but acknowledge that the spirit of pity and compassion has gained ground, since the days of Charlemagne and Barbarossa and Napoleon—yes, even since the days of Libby Prison and Elmira. And if none of these things are enough to comfort or encourage him, let him take in the meaning of the simple fact that not one of the great nations of the world to-day would dare to proclaim a war in the name of Religion. By this blessed change alone, I should make bold to guess that the world is surely growing better.

III. But how is it with the third factor of real betterment: self-restraint, the willingness to sacrifice one's own passion and pleasure for the good of others? Here, I confess, my guessing is confused and troubled. There was a vast improvement from the fourteenth to the nineteenth century, no doubt. But whether the twentieth century is carrying on the advance seems uncertain.

It may be that on this point we have entered into a period of reaction. The theory of individual liberty threatens to assert itself in dangerous forms. Literature and art are throwing their enchantments about the old lie that life's highest value is found in moments of intense self-gratification. Speed is glorified, regardless of direction. Strength is worshipped at the expense of reason. Success is deified as the power to do what one likes. Gilding covers a multitude of sins.

On the one hand, we have a so-called "upper class" which says: "The world was made to amuse me: nothing else matters." On the other hand, we have an unmistakable increase of the criminal class, which lives at war with the social order. Corporations and labor-unions lock arms in a struggle so fierce that the rights and interests of the community are equally forgotten by both parties. In our own country, lynching, which is organized murder for unproved offences, grows more common; divorces increase to 60,000 in one year; and there is an epidemic of shocking accidents and disasters, greater than any hitherto recorded, and due apparently to the spirit of unrestraint and recklessness which is sweeping furiously along the highways of modern life.

Is this selfish and headlong spirit growing? Will it continue to accelerate the pace at which men live, and diminish the control by which they are guided? Will it weaken more and more the bonds of reverence, and mutual consideration, and household fidelity, and civic virtue, until the states which have been civilized by the sanctions of love and the convictions of duty are whirled backward, by the passion of self-indulgence, into the barbarism of luxurious pleasure or the anarchy of bloody social strife?

These are the questions that rise to trouble us in our moments of despondency and foreboding. But I think that it is neither wise, nor brave, to give them an answer of despair. Two are stronger than one. The growth of justice and of kindness, I guess, will in the long run prevail, and the selfish, reckless spirit will be overcome.

At all events, when Christmas comes, I shall sit down with John Friendly to enjoy its cheer, rather than with any sour pessimist. For the one thing that is sure is this: the hope of humanity lies in the widening, deepening influence of that blessed Life which was born nineteen hundred years ago in Bethlehem; and that Life teaches us that the only way to make the world better is for each man to do his best.

An Appreciation of

Theodore Roosevelt

By WILLIAM DUDLEY FOULKE

THEODORE ROOSEVELT has been elected President after a campaign in which the "paramount issue" was declared to be "himself." What are the qualities by which he has won the love and confidence of the American people? They are:

His unflinching honesty in act and speech and thought, and a frankness that is absolutely daring. He never says one thing and means another. He has no subtlety, no diplomatic finesse. He is not lacking in tact, but it is the tact that relies upon the good sense and love of fair play in those with whom he deals.

His utter fearlessness, not merely of personal danger, but of the consequences to himself from doing what he believes to be right, practicable, and for the public welfare. When warned that his intervention in the coal strike would blast his future, he set his teeth and answered: "Yes, I suppose it ends me, but it is *right* and I will do it." But although fearless, he is by no means rash. On all important matters he consults those whom he trusts, and no man is more willing to change his views if good reasons are submitted. Counsel is always welcome, control never.

His accurate sense of justice. Every man is to have "a square deal." When he was Civil Service Commissioner he filled the quotas from the South by announcing that Democrats should have just as good a chance for appointment as Republicans; he accords just as fair treatment to the Jew, the Catholic, and the Agnostic, as to the man who shares his own religious beliefs. He is President of the whole people, and not of those belonging to a single party, race, or creed.

His prodigious capacity for hard work. In this he is like Napoleon. But much of his ability to "get things done" depends upon others. His knowledge of men is extensive and accurate; he chooses his agents with skill; trusting to them all details, and demanding nothing but results, he wastes no energy in trifles. The moment he arrives at a decision, it is carried into instant execution.

His practical nature. He has high ideals, but he never seeks the unattainable. He will not struggle vainly for "the perfect and abstract right" when he will lose thereby the good that can be accomplished by seeking something less. He has got to make this great government work, and he will make it work as nearly right as it will work at all, but he will not give up the job because all his ultimate desires cannot be accomplished.

His implicit reliance upon the better instincts of the people. While he often distrusts his own skill in handling local political conditions, no man since Lincoln ever had a stronger belief in the honesty and good sense of the masses. Although he comes from an aristocratic family, he is intensely democratic in his sympathies.

I might mention other characteristics of the President: his masterful personality; the strength of his affections and his antipathies; his brilliant powers of conversation; his literary attainments; his ideal home life; his bubbling merriment, and his spirit of practical optimism, by which he epitomizes the joy of living and realizes to the full the old Roman ideal of the *mens sana in corpore sano.* All these things fit him better than any man living to be President of a young, vigorous, great and flourishing Republic.

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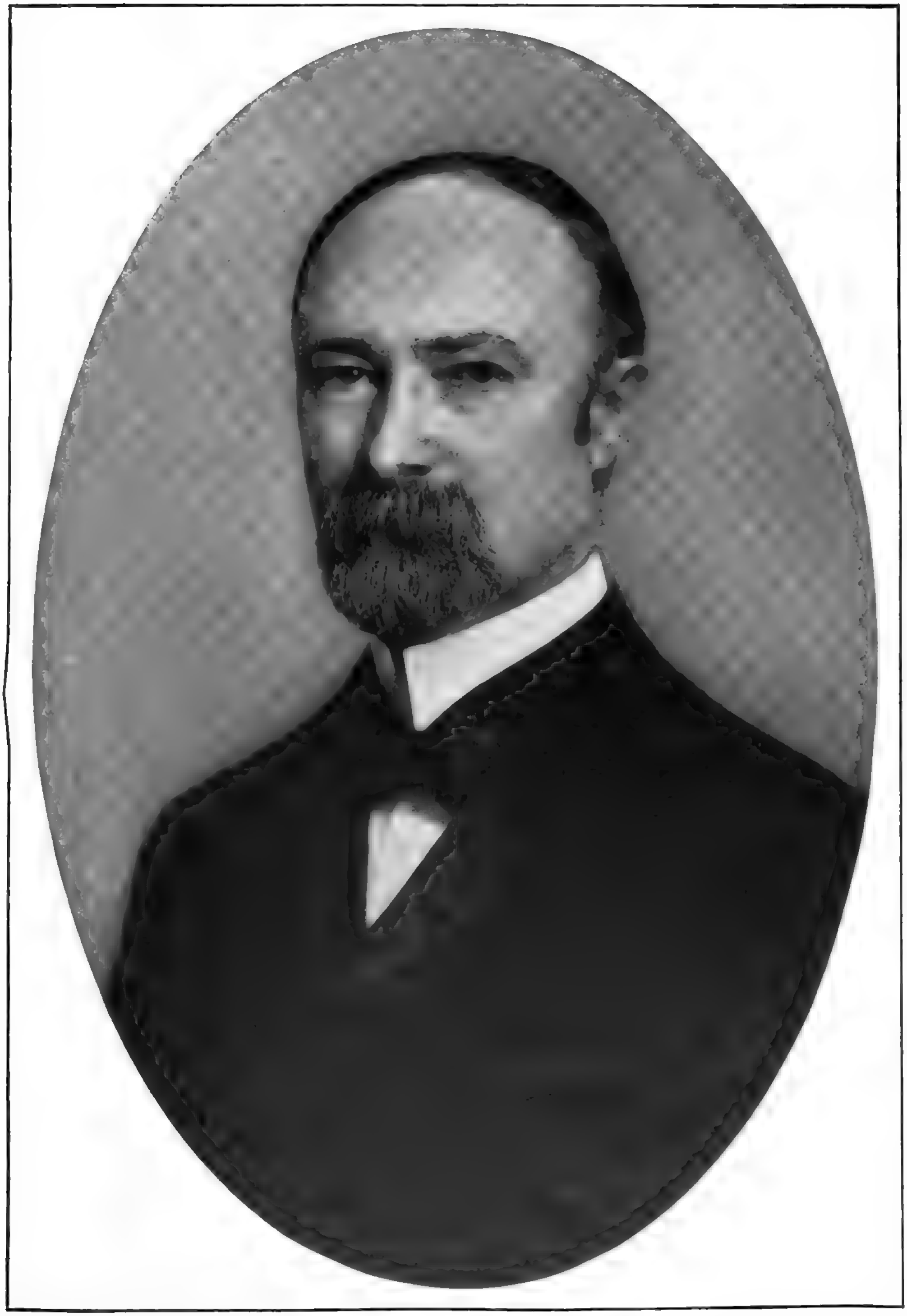
THEODORE ROOSEVELT.



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CHARLES WARREN FAIRBANKS

An Appreciation of Charles Warren Fairbanks

By **BOOTH TARKINGTON**

CHARLES WARREN FAIRBANKS comes from a stock which has for forty years produced the strongest vertebræ in the backbone of the country: the governing men of the Central States—pioneers' grandsons and farmers' sons. Most of them have been tall men, all have been hardy. They are the men in whom common sense has amounted to genius, and in those states the tide of emigration from the South met that from New England and mingled with it in the early years of the nineteenth century. It is a fusion which has caused the Central States to produce, more characteristically than any other section gives evidence of it, what may be broadly called "the American Spirit." It is possible, too, that this fusion of New Englanders and Southerners was the cause of the vehement political activity of their descendants.

Nowhere has that activity shown itself more vividly than in Indiana, both in the lesser and the greater politics. Of the eight presidential campaigns which have been fought since General Grant's presidency, six have seen a citizen of Indianapolis the nominee for President or Vice-President on one of the two great tickets. During the last campaign Senator Fairbanks was the "logical candidate" of his party nationally for the vice-presidency, just as he had been the "logical candidate" of his party in Indiana for the senatorship in 1902; in the latter instance it may be said, that he was more the candidate of the whole state than of merely his party, for the opposition to him was nominal.

Senator Fairbanks is, of course, politic, and he is practical. To be both as practical and as politic as he is means more than a practical politician; it means a statesman. Moreover, he is one of the most energetic men alive; his great frame contains an infinite capacity for work and for bearing fatigue, but his is an energy not to be confounded with impetuosity, for he must be esteemed one of the shrewdest men in the country, and his shrewdness is of that kind which means a cool head, though not temperamental coldness. He is a man whom it is almost impossible to confuse, mentally. He sees his point always clearly; he cannot be deviated from it and is persistent beyond computation. In a word, he is a man who "makes things happen," a man who achieves by service to the country, his state and his party.

He is of the modern order of public men, not of that older generation of thunderers, picturesque figures that they were, living on glitter and orator-worship, but so many of them useful only to themselves. Senator Fairbanks has reached his present position not so much because of his unusual capacity for organization as because of his public utility. He is a lawyer, a business man, able to handle, carefully and heedfully, small and large affairs, to carry them through surely—what is called a "safe" man.

In political management he has not been one of those who bludgeon men in opposition until they are ready to take rewards for "coming the right way." He does not antagonize. He moves quietly and surely, understanding and dealing with all compromises which can be made with honor. He is a peacemaker, calm, steady—never swept away; and, competent to meet intensely strained situations, he knows how to bring violently opposed factions into harmony with a tact which amounts to power.

Six Weeks in Beggardom

In an Attempt to Solve the Question, "Shall We Give to Beggars?"

By **THEODORE WATERS**

Illustrated with photographs

Many respond to the appeal of every beggar, lest some worthy applicant be overlooked. Many respond to no appeal, lest an unworthy custom be encouraged. Some try to discriminate. Some act on impulse. What is the right thing to do? This article by Mr. Waters and its conclusion in the January number will help you to decide.—THE EDITORS.

ONE morning recently I stepped from the door of EVERYBODY'S and went down through Union Square clad in a ragged suit of hand-me-downs, without a cent in my pocket, and, as far as appearances indicated, without a friend in the world. My condition was the result of an editorial determination to have the beggar problem of New York and elsewhere investigated at first hand; to learn whether it is ever really necessary to give a beggar the penny he asks for; what he can do with it if you do give it to him, and what may become of him if you do not.

I was to start out as nearly as possible in the plight of a homeless, friendless man and on the supposition that it was impossible for me to obtain work, to live somewhere, somehow. Once out of the office I was not to draw upon any personal resource in case of need, nor was I to claim shelter anywhere because of any previous knowledge of what might be provided for homeless men in New York.

Photographed for Everybody's Magazine by A. W. Scott.

A TYPICAL BARROOM HANGER-ON.

Now no man who becomes an outcast through sheer force of circumstances attempts immediately to beg his living of the pedestrians. The mere habit of his previous life would deter him from such a course, at least for a while, impelling him to seek what food and shelter may be obtained of those charitable institutions of which he may have heard. Theoretically, however, I knew of no such institutions, and so as I slouched across the Square I began to ponder upon some method of obtaining something to eat and a place to sleep by nightfall.

The benches in the Square were well occupied with the usual heterogeneous mass of humanity, nurses and children, tired pedestrians, men out of work and professional bums, the latter as unkempt as myself. Some of these might indeed direct me where to find a few of the necessities of which I was in search; so picking out a likely looking pair sprawled over a bench, I sat down beside them and prepared to divest them of their knowledge.

"You don't know where a fellow that's broke could get a meal and a night's lodging, do you?" I asked as nearly as I could in the vernacular.

"There's plenty places to rustle a meal," replied one.

"And if you stay on this bench long enough you'll have the night's lodgin'," chuckled the other.

I assured them that I was really in search of food and lodging and that there was no one to whom I could conveniently turn for aid just then.

Photographed for Everybody's Magazine by A. W. Scott.

THE HOMELESS SLEEPERS IN MADISON SQUARE PARK, WHO USE NEWSPAPERS FOR BLANKETS, AS SEEN BY FLASH-LIGHT AT 3 A.M.

"Well," said one, "if I had me life to live over again, I wouldn't waste any coin on livin' expenses. I'd soak the cash and live on the institutions."

"How would you manage it?" I asked.

"Well, there's the Charity Bureau with eleven district offices, and every one of them good for a meal and a night's sleep if you know how to work them. And there's the City Lodging House—two good meals and a bed any three nights in the month you want 'em."

"Why only three nights?"

"Because if you go four nights they'll send you to the workhouse; it's the law. If you want to get religion, you can work the missions. There's the Bowery Mission, and Jerry McAuley's, and the Beacon Light, and the Five Points, and the Florence, and the Midnight, and the Salvation Army and a lot more."

"Will they all give me food and lodging?"

"You can work them for anything from a night to a week's board and lodging. Some of them will let you stay longer than a week if they think you are on the level."

"And after that?"

"After that there's the churches. They're easy. If you touch the leadin' ministers of each denomination, you can get coin, and a ticket for meals and a bed at the big lodgin'-houses like the Olive Tree Inn on Twenty-third Street."

"It is like riding all around the city on free transfers."

"Sure thing. After you've gone down the line, you can start in all over again. You can get yourself through the winter that way, and then if you want to jump a freight over to Philly, you can work the graft there; or you can do it down to Boston—there's other places 'sides N' York."

In the course of an hour's conversation with this precious pair I learned enough to carry me far on my way as a fit subject for public charity. And by putting the hints I received to the test I have found that it is indeed possible for any man to live a long time in New York without work, and without asking aid of a passer-by. I have found that with a floating and permanent population of many thousands of homeless men, women, and children, there is organized provision for the whole number and to spare; that on the other hand, the wayside charity of the general public is dispensed in such tremendous volume as not only to hamper the work of the bureaus, but to encourage the pursuit of begging as a deliberate business; that this in its turn has led to the creation of veritable communities of beggars which partake of the nature of segregated colonies, in that the members are held together by rules and regulations as sufficient for their joint interests as the laws of the greater city are sufficient for its government.

The dwellers in these colonies have their leading men and their high-priests, their laws and their customs, their special domiciles and their resorts of pleasure, even their own language—an argot as different from the ordinary slang of the streets as those speaking it are different from the ordinary citizen. They have reduced the business of begging to a science. They never trouble the charity bureaus or the churches. They pursue their calling as much for the fascination that invests it as for the large monetary returns involved. Consequently, they are separate and distinct from the large army of unfortunates who, in genuine hard luck, infest the cheap lodging-houses; or the still larger army of irreclaimable drunkards and loafers who sleep in the back rooms of saloons.

Photograph by H. McMichael, New York.

THE AUTHOR IN THE MAKE-UP OF A DESTITUTE WORKMAN.

To obtain this information I have slept out weary nights in parks; walked the streets with the unfortunates; lodged in back rooms where the idea of cleanliness was a dream of heaven to come; slept the sleep of uneasiness in cheap bunk-houses; stood in the long shivering line without the City Lodging House waiting for the bread and coffee, the bath and bed that may be had for the asking, if you do not ask too often; stayed in missions where life is easy if only you will submit to fumigation, a dip in a filthy tub, and a prescribed quantity of moral precept. I have fraternized with the adepts of the modern school of touch, living the while in one of their furnished-room houses, where every inmate carried a gun, and where I learned how they gull the gentle sucker by ways too compelling of sympathy to be the result of anything less than a life study, and certainly quite beyond the capacity of the merely unfortunate. And I have begged upon the streets of New York within shouting distance of the police, in the lee of churches and by "L" stations, without fear of the plain-clothes man, and with a weather eye open for the mendicant squad of the Charity Organization Society, every member of which I learned to know by sight.

In New York at least, Chatham Square is the Capital of Beggardom. The Bowery is its main thoroughfare. It matters little whether a man operate at the ferries, on Fifth Avenue, by the west side "L" stations, or on 125th Street; it matters not whether he live in one of the many outlying centres of interest, which to the upper world are known as missions; sooner or later by day or night he will go down the most cosmopolitan of all streets and turn into one or another of its old buildings; just which, however, will depend upon his status in the community. His absence must be regarded as a mere excursion for profit's sake into the stranger peoples' country; his "life" and his money are spent upon the Row. Racially he will belong to one of three classes: first, the purely unfortunate; second, the drunken outcast; third, the professional pan-handler. He of the first class usually is forced by circumstance to follow the line of least resistance into the poorest and cheapest quarter of the town, where he will not be likely to meet with his old-time friends, and where his misery will find sufficient company to render it unashamed, and so his destination will be one of those cheap lodging-houses where a warm fire and an unclean bed may be had for ten cents or less a night. The outcast of the second class is almost without exception brought to his degraded condition through drink, and he takes to the lower Bowery impersonally, because it constitutes his natural environment, being where the greatest quantity of rum is sold for the least amount of money, and where a free sleep may be had during stormy nights on the rear-room floor of a saloon.

Courtesy of the Municipal Lodging-House officials.

THE CLEANSING PROCESS WHICH NO GUEST AT THE MUNICIPAL LODGING-HOUSE CAN EVADE.

The professional pan-handler of the third class goes down the Bowery, not because he lives there, for he does not, but because there he finds sundry resorts which cater exclusively to his kind. New York, in the language of the under-world, has been "jimmied" as far as begging with old-time impunity is concerned. Owing to the efforts of the mendicant squad, over three thousand professional street beggars have, during the past two years, been sent to Hart's Island for terms averaging three to six months. This has resulted in a refinement of effort on the part of those who have been released, and those who remain yet to be caught. Consequently the professional pan-handler now practising regularly in New York is about as wide-awake a person, with as typically up-to-date business methods as may be found anywhere in the world. He is as far ahead of the mediæval type of beggar as the modern Jap is ahead of the old two-sword man. Indeed, his type has come to be known to the police as the pathological type, because of his facility for feigning disease and his accurate scientific knowledge of the symptoms of every malady. Such men scorn the splints of the old-fashioned anatomical type of beggar. They find it safer and more lucrative to feign the convulsive twitchings of the paralytic, the agonies of the fit-thrower, or the hesitating walk of the man with locomotor ataxia.

In the event of sudden alarm, such maladies can be cast off like a garment, and the beggar, unhampered by bandages, can be off hot-foot for safety. They are always cast aside when the beggar's day's work is done, when, with a more or less full pocket, he goes down toward the Capital of the kingdom and prepares to enjoy himself. Naturally such a man does not sleep in the lodging-houses, nor does he infest the dirty groggeries. He goes to a saloon truly enough, but always to one of many well-appointed places where the drink is not of the cheapest, and where in the large rear room he can meet men and women of his own class, and discuss new ways and means for outwitting the "bulls," as he calls the police. His evening's pleasure at an end, he goes home to a furnished room in one of a number of houses reserved for beggars, and situated in the neighborhood of Allen or Forsythe Street. The picture is not fanciful in any sense; the condition is as I found it during many weeks of observation.

Courtesy of the Municipal Lodging-House officials.

BREAKFAST AT THE MUNICIPAL LODGING-HOUSE.

After determining upon these three main divisions of men on the street, I proceeded to make myself as nearly as possible one of each class in order to learn how many of each there are in New York, how they live from day to day, their source, or non-source, of income, their ultimate prospects. First I assumed the rôle of the unfortunate out-of-work; and at the suggestion of the men I met in Union Square, and also because I thought it would be only natural for a newly made outcast to turn to the city for aid, I spent my first night-out in the Municipal Lodging-House. This institution was an experiment planned to do away with police-station lodgers. In the old days, any homeless vagrant might demand shelter in the district station-house. As a result some stations were crowded constantly with a motley horde of men and women, and the result was far from sanitary. The Municipal Lodging-House was built, therefore, to relieve this condition. I found the institution on First Avenue, near Twenty-third Street. There were two entrances to the place. From one of these a line extended down the avenue and around the corner of Twenty-third Street. Assuredly it was an unkempt lot—tramps, bums, seedy-looking men out of work, young men apparently without an aim in life, elderly men weakened by drink and exposure, dejected men with all the appearance of being down and out. They leaned up against the wall, a long, shivering line, waiting and cursing impatiently for the signal to file inside. I got upon the end of the line and shivered in spirit. Others came and stood behind me, and the line grew longer and longer as the minutes went by. Presently it began to move, and one by one we stumbled up the iron steps, and into a large, brightly lighted room.

HAND IN HA
RESTAURA
A BIG BOWL OF STEW BRE. & COF
A CUP OF COFFEE 5 CRULLE
A BOWL OF OATMEAL BREAD & COF
A WHOLE PIE AND COFFE
A DISH OF BEANS BREAD & COFF
COME IN AND TRY I

Photographed for Everybody's Magazine by A. W. Scott.

OUT OF WORK FOR MONTHS AND PENNILESS.

Three long tables extended the length of the room, and wooden forms stood in front of them. At one end was the office of the institution, and on one side was a platform emblazoned with a brilliant red cross and with shelves holding bottles. In front of the red cross a doctor stood waiting. At the other end of the room was a kitchen behind a windowed partition. No questions were asked as yet. We filed up to the partition, where an attendant handed each of us a bowl of coffee and a loaf of bread. Then we sat down to the table, and began to eat. If any man found the bowl and the loaf insufficient for his appetite, he had only to ask for more in order to receive it.

After the meal we lined up along the wall, and another attendant gave each a large manila envelope, instructing us to take all of our little belongings from our pockets and insert them therein. Then the doctor addressed us, calling upon all with contagious diseases or other ailments to step over to the platform and receive treatment. He also went down the line peering closely into every face, searching for evidence of concealed maladies. Those with trifling ailments were given medicine: those requiring more extended care were given a prescription on Bellevue Dispensary.

After the medical examination we filed through the outer office, where we gave over our pedigrees and our envelopes to the bookkeeper; and after that we went down a flight of steps to the basement where hundreds of dirty men were being made clean. Every man was instructed to remove his clothing and place it in a bag net given him for the purpose. The garments were then hung in a great oven and subjected to a temperature of 230 degrees F. The men meantime were compelled to take a handful of green soap and rub it upon their heads, and then to stand under a very Niagara of water which descended from taps in the ceiling. There was no escaping this drenching process. A big attendant armed with a mop handle inspected each man as he went under the water, and never failed to object vigorously when any attempted to escape while the slightest particle of grime remained upon him. I saw what I felt sure must be the dirtiest man in New York give up his clothes and go under the shower grudgingly, and after determined urging on the part of the attendant, come out clean. There were many such in the City Lodging-

House that night, but the majority of them welcomed the bath, the spotless night-gown, the comfortable slippers, and finally the repose of the cleanest of beds.

I counted over 200 men in the Municipal Lodging-House that night. I learned afterward from records given me by Mr. William C. Yorke, the superintendent, that the daily average for the year is about 150, the number dropping below the hundred mark during the summer, and often running up to 500 during the winter. Supposing that every one of these men made use of his prerogative to use the M. L. H. at least three times a month the year round, then the records of this one institution would show that 4,000 homeless men had applied for shelter during the year. But of course few men do use the institution to the limit of their privileges, so the real number is probably far above 5,000. Such figures give a faint conception of the number of the homeless on Manhattan Island; and yet it is but an infinitesimal portion of the evidence of the city's misery. Nights after I have seen over 300 men shut up in the house on First Avenue, I have gone over to Madison Square and found the benches crowded with a hundred or more wretches, asleep for the most part, and certainly exhibiting all the earmarks of homelessness. A tour of Bryant Park, Union Square, Washington and Tompkins Squares, City Hall and Battery Parks discovered similar conditions.

Courtesy of the Municipal Lodging-House officials.

ENTRANCE TO THE MUNICIPAL LODGING-HOUSE.

The professional pan-handler does not trouble the Municipal Lodging-House because he or she is a person of comparative opulence, one whose business is always lucrative enough to yield plenty of food, clothes, and lodging. Any person may apply for and receive overnight shelter, but subsequent opportunities of this nature always depend upon the report made by the institution's inspectors, who spend their days investigating the stories told by inmates of how they came to their lowly estate. No one is ever refused the food and lodging, not even on the second or third attempt at entrance, not even if the superintendent or his staff recognize an applicant as unworthy; the charity is dispensed first, the questioning is done afterward — next morning, when men are allowed to depart if their record has been found to be good, or are sent to a magistrate for punishment if it has been found to be bad.

But while the law stipulates only a three-day sojourn for any applicant for charity, it is within the discretion of the superintendent to continue a man upon the rolls for a longer period if in his opinion circumstances demand it. Thus it has frequently happened that men have found lucrative employment, but have been without means of sustenance until the first pay-day, a week or more ahead. In such cases Mr. Yorke has allowed them not only to stay in the Municipal Lodging-House during the intervening days, but has provided them with car-fare and noonday lunches.

So that here is one place where any person, overtaken by nightfall, and without the price of supper and a bed, may obtain both for the asking. Of course, there are certain clever rogues, strangers sojourning within the city's gates for a week or so, who have taken advantage of the time consumed in transmitting letters of investigation to and from distant points to utilize the shelter of the institution to the very limit of forbearance, but as a rule the inmates are really in dire need, and the tragedies revealed are often most pathetic. Mr. Yorke had in his possession a diary left behind by an inmate, which is a complete record of one man's descent into the depths. According to the entries this man had once owned a half interest in a lucrative business in Ohio. His wife and children died one by one, and in the interval of despondency that ensued, his partner used the opportunity to oust him from the business. What money was left was soon spent, and then followed a fruitless period of looking for work at an old trade. He began wandering from town to town, at first on the car-fare sweated from odd jobs, at last on foot in the company of tramps. Finally there was the entry: "Shall try to reach the New York City Lodging House to-night." Evidently he had reached it, for the date on the diary and the date of his entrance coincided. But what became of him thereafter Mr. Yorke does not know. The diary was left behind in the manila envelope in company with a few trinkets, reminders of old times, which the poor wretch apparently had not the heart to keep with him longer. Strangely enough, many of the inmates forget to ask for their envelopes in the morning, and the result is a "museum" of relics, which Mr. Yorke has had placed in a glass case on the wall of his office. There are many Bibles in the collection; trinkets of all kinds; weapons of offence from brass knuckles to knives; pictures of mothers, sweethearts, and wives, and of little children, whose baby smiles bespeak the kindest of charity for their sponsors. In some instances the very babies themselves have been in the institution, for there is a woman's department; and at certain distressed moments you may see whole families wending their way slowly up the steps,—families overtaken by want and the sheriff, whose duty leaves him no other alternative than to dispossess them from the East Side tenement in which they may have lived.

I believe the Municipal Lodging House inspectors investigated my "references" as a homeless man, but I did not return in that capacity, as there were too many other institutions of similarly good-intentioned character. In all I was housed and fed. In some I was given a stint of work to perform, generally chopping wood for an hour or two, for which I received two meals and a night's lodging. In some I was required to bathe and to have my clothes fumigated. In others I went to bed in my supposedly unclean condition. In one I found the bathing facilities so bad that had I really taken the required bath I am sure I should have contracted some disease. This experience may account in part for the antipathy which so many of the homeless have for the warm tub. I had applied to the down-town branch of the Charity Organization Society, claiming to be a homeless out-of-work, and craving support until I found something to do. This down-town branch is on Chrystie Street, near the very capital of Beggardom, and is in charge of an estimable lady, who disposed of my case by giving me a letter to an industrial mission on Bleecker Street, near the well-known Mills Hotel. The institution has no official connection with the Charity Organization Society, but it will take in any man recommended to it by the latter.

It was a large yellow building in the basement of which was a public restaurant, with the sign in front:

A GOOD MEAL, INCLUDING COFFEE, 5 CENTS

Through the windows of the first floor I could see men caning chairs. Evidently they were working out their board and lodging. The manager, however, was not in, and as an inmate at the door told me that he alone could admit me to the privileges of the place, I sat down on the front steps and waited. If I had been really the man I pretended to be, *i.e.*, one who had slept in the park all night and gone without breakfast that morning, I must have suffered during that wait. As it was, I grew hungry as noon passed and afternoon waned without sight of the manager. I left at five o'clock, to try it again the next day. This time I was more successful. I was not only admitted to the privileges of the institution, but I was told that I could stay there until I had found permanent employment. I could have three meals a day, but must undertake to do odd jobs, such as washing windows in office buildings, house-cleaning, etc., the proceeds of such work to be turned over to the institution. Meanwhile I should have plenty of leisure in which to look for a permanent situation, and if I was still in the house at the end of a month I should be given a new suit of clothes. The place is a haven for the drunken outcast, who, disgusted with himself after a long spree, finds therein the opportunity to hide himself away from temptation, and so become once more "respectable." Several men of this character had been in the institution for months.

After my pedigree had been taken, I was given a dinner consisting of beef stew, bread, and coffee, and then I was ordered upstairs to the bath-room. My clothes were taken from me, and I was given another suit to wear while mine was being fumigated in the sulphur-room. The bath-room was provided, not with a shower, such as is generally used in such institutions, but with an old tub that looked as though it had not been cleaned since the place was built. The water did not run directly into this tub for some reason or other, and so an attendant was carrying in bucketsful from a sink in the hall. The water was so dirty that it was impossible to see the bottom of the tub through it, and there was quite an amount of scum on the surface. I called the man's attention to this.

"Why," he exclaimed in surprise, "that's soap."

"Soap," I replied. "How did it get there?"

"Well," he answered petulantly, "I suppose it was left from the last feller."

Now I had seen the "last feller," an old bum who had just come in from a Bowery lodging-house, and so I flatly refused to get into that tub until it was cleaned. I even offered to clean it myself if he would get me some rags.

"Gee!" he exclaimed in astonishment. "You're pretty particular for a man in your condition. You ought to go up to the Waldorf for yours."

Nevertheless he procured some rags, and after letting the water run off, I went to work and scrubbed that tub as probably it had not been since it was new. After that you could almost see through the water which we poured into it. Yet I was not satisfied with it, and I was dreading the plunge, when to my surprise the attendant walked out and shut the door, telling me as he did so to call him when I was ready. That simplified the matter. I took the bar of soap and swirled it around in the water until the suds stood on top. Then I put on the old suit and waited for him to return. When he saw the soapy water he was satisfied that I had taken a bath, and told me to amuse myself as best I could until my clothes were taken from the sulphur-room next day.

Now just as the Municipal Lodging House is the haven of the truly unfortunate, so is the mission such as the one I have described the favorite nesting-place of the drunken outcast. That is not to say that no drunken outcasts go to the M. L. H., or that none of the truly unfortunate seek the missions, but in my experience the classes are more or less segregated in the manner indicated.

The outcasts, I found out, are divided into two main classes: Those who repent the error of their ways and those who resign themselves willingly to their fate. I met a typical specimen of each class in the place on Bleecker Street. Both were rum-besotten; each had fallen from a comparatively high estate. One claimed to have been the champion middle-weight wrestler of his day, now long gone by; the other, who knew more than one language, claimed to have been an interpreter for General Leonard Wood at Santiago. Curiously enough, it was the ex-wrestler who bemoaned his fate. We had left the mission-house for an evening walk along the populous Bleecker Street, and this man, who was a grandfather, turned to a young and loudly dressed second-generation Italian and asked him for a light to his pipe. The Italian promptly replied:

"Ah, go along, you bum!"

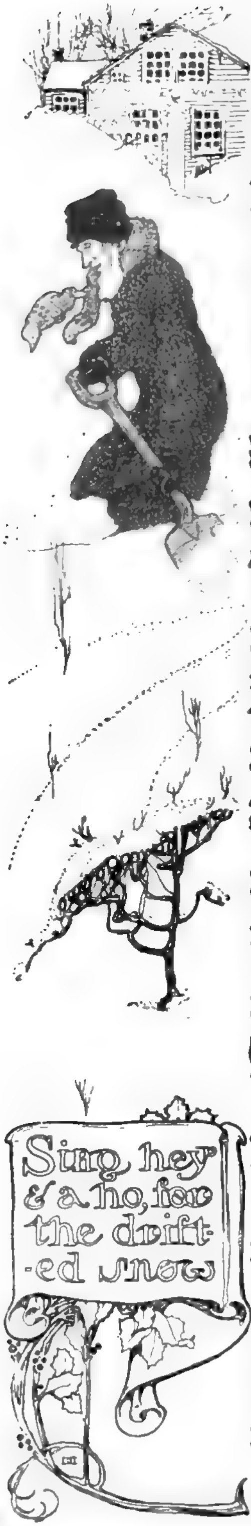
Instead of resenting it, the man laughed, somewhat shamefacedly, and said to me:

"Well, I don't blame him. It's what I would have said when I was young. I tell you any man is a fool to drink too much. It unfits him for everything that is worth living for, and when he gets to my time of life he is down and out. Nobody wants him. Nobody will give him work. Can you blame them? Why, I wouldn't employ myself if I were an employer. I couldn't trust myself. Just as I get going in some nice clean job, the drink gets me and I am done for. Then why should I blame the other fellow for not trusting me when I wouldn't trust myself? I wish I could stop it."

Here the interpreter spoke up and there was cynical disgust in his tone:

"Bah," he muttered. "The best thing for old fellows like us to do is to keep bending our elbows"—by which he meant, to keep on drinking. He had given a false name on entering the mission, and one of the officials of the place had subsequently recognized him. However, he had had a bath, his clothes were being cleaned, and he was sure of a good bed for the night. But by noon of the following day he was back on the Bowery, going from saloon to saloon in search of a drink.

(To be continued.)


Sing, hey & a ho, for the drift-ed snow

The Christmas of Old Maid Orne

By HOLMAN DAY

"OLD MAID" ORNE arose at dawn,
For the rooster was croupily yelling "Corn!"
With toil-notched nail she scratched the frost
From the crusted pane. The world was lost
In billowy, drifted, blinding white,
For cold Dame Earth in the biting night
Had dragged from the shelves of the sky enough
Of sheet and blanket and quilt and puff
To cover her up from heels to head—
She was sound asleep in her winter bed.
"Wish *I* could sleep till springtime, tew!"
Sighed Old Maid Orne—and the rooster crew;
"Merry Christmas!" he seemed to say
In sort of a jeering and sneering way.
She stuffed the stove with dry, birch wood,
Donned her mittens and knitted hood,
Shouldered her shovel, went forth, and made
An effort to raise the barn's blockade.
And she stoutly faced the heaving waste
Where well and woodpile had been effaced.
"Seems's if," she mourned, with a wind-wrung tear,
"Jack Frost dumps all of his leavin's here
For a weak old maid to wallow through."
"Merry Christmas!" the rooster crew.
"It don't seem Christmassy, bub, to me,
If that's what you're tryin' to crow," said she.

Sing hey and a ho, for the drifted snow
When you haven't your paths to shovel!
If there's someone to love you and tell you so,
'Tis Christmas in hall or hovel.

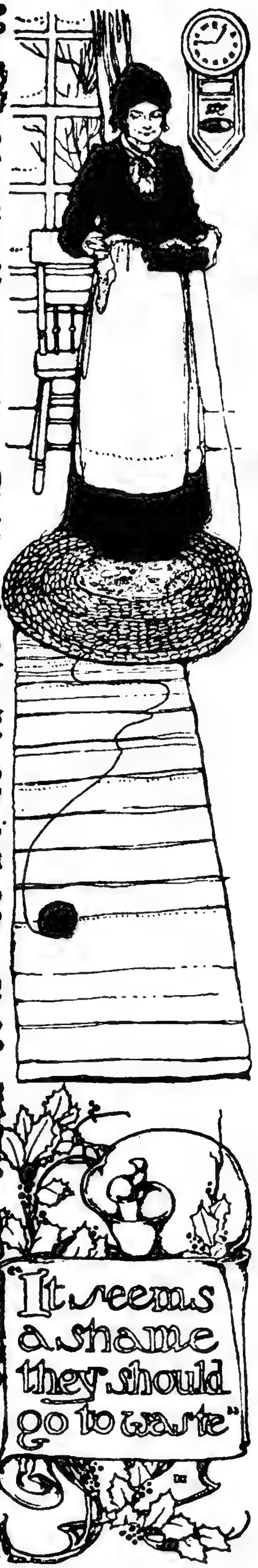
Down over the hill in his high-backed sleigh
"Old Bach" Ward clanged past that way,
And he saw the cubes of the riven white
Come toppling and tumbling into sight.
"Oh dear!" he clucked in his icicled beard,
"She's overtaskin' herself, I'm 'fear'd.
Too bad for a woman with none of her own
To live stark, starin', and sole alone!—
Oh, Esther Orne! Ho, Esther Orne,
I'm jest in season, as sure's you're born!
Here's a Merry Christmas from me to you.
I'm glad I chanced to be drivin' through—
A Merry Christmas, and many beside—
Now gimme that shovel and get inside.
Gimme the bran and the water and corn,
And I'll feed your hens for you, Esther Orne."

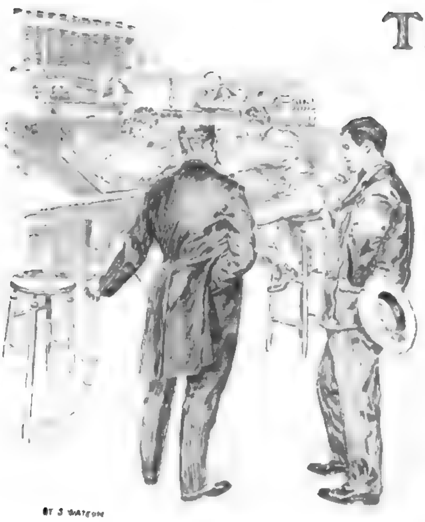
He shovelled her paths to barn and road,
Heaped high his arms with a mighty load
Of wood, and stamped with snowy feet
Into the house for a bite to eat.
And the kitchen was cosy and set to right,
And the eyes of Old Maid Orne were bright;
Flush and blush on her cheek were there,
And a brand new kink in her soft brown hair.
So they sat them down and she poured their tea—
"And a Merry Christmas to you," smiled she.

Sing hey and a ho, for the drifted snow,
And who minds winter weather,
When two can sit by the fire's glow
On Christmas Day together?

She hung his mittens and scarf to dry,
Viewing their tags with housewife's sigh;
There were holes in both, and she took shrewd note
That half of the buttons were off his coat.
So she said: "You'll surely let *me* repay
Your kindness to me in my own poor way?"
Said he: "Miss Esther, I'll have to own
That a man grows slack when he lives alone.
Holes in my stockings—heel and toe—
And a hole in my heart, as perhaps you know."
Then she bended down with a blushing face
And sewed each button upon its place;
She mended the mittens and, blushing more,
Brought out some socks from a hidden store.
"I've knitted to pass the time away,
For dreary," she said, "is an old maid's day."
And then she added in awkward haste,
"It seems a shame they should go to waste!"
Old Bach Ward straightway arose
And wiped his eyes and blew his nose.
"Christmas," he said, "is a lonesome spell,
As *you* and *I* know pesky well—
When a critter's alone and is all forlorn,
Same's *you* and *I* be, Esther Orne.
Goin' to waste! Our hearts are, too.
Goin' to waste! That's me and you.
I'll take those socks right quick," said he,
"If when I'm in 'em, then you'll take me."
So, after a time she laid her head
On his old blue coat, smiled up and said:
"I'll take you, I reckon, but don't let on
That I hung my stockin' to get you, John!"

Sing hey and a ho, for the drifted snow,
And the north wind slipping tether;
Christmas is brighter when tempests blow,
If two may sit together.


"It seems a shame they should go to waste"



The Awakening of Mr. Thomas Rankin

By LINDSAY DENISON

Illustrated by Henry S. Watson

THE young woman thrust the shiny tip of her slipper out of the foam of frills at the edge of her skirt. She tilted the toe straight up in the air, and leaned over and regarded it with a most unreasonable interest. At least, so it seemed to Tommy. He wanted Amy to look at him; he could not see her eyes. He could see only her cheeks; and they were red, very red.

"Tommy," she murmured, without looking up from the study of the shiny slipper-tip, "you know I like you—heaps! But it isn't because I think that you have any sense, Tommy, that I like you. This afternoon, for instance, you have acted like an idiot. And if you really care as much about me as you say you do, you don't want me to marry an idiot. Now do you, Tommy dear?"

"It isn't particularly nice to ask a girl to marry you twice a week or so for most a year," observed Tommy, "and then have her end up by calling you an idiot." His manner was not without a trace of sulkiness. People who are wrong are usually sulky when their sins are exploited before them. And Tommy was heinously in the wrong.

Quite late in his year of adoration before those small slipper-toes, it had come into his consciousness that Amy did not regard as seriously as he did the clause in his father's will which provided that Tommy should come into possession of a million on his twenty-sixth birthday. He discovered, not without moments of painful disturbance of soul, that she was rather amused by his trustful dependence upon that considerable sum of money to sustain them through their lives as a honeysuckle-vine sustains a pair of gay humming-birds through a summer. She even seemed to harbor an absurd prejudice in favor of his having a fixed and definite occupation. Tommy's father had expressed similar prejudices. Thus ran the will:

"*I have fixed upon said age of twenty-six years, in the case of my son Thomas, because of my belief, based upon most painstaking and affectionate observation, that my said son will not come to a realizing sense of his responsibilities to the community and himself until he has reached an age somewhat more mature than that designated by the law of the land as sufficient to that end.*"

Other members of the family had intimated similar opinions. These, Tommy, as master of his own fate, had cheerfully ignored. Amy he could not ignore; this was the most irritating phase of Tommy's existence.

He went, therefore, to a good-natured, though transparently sceptical uncle, who owned a bank, and sought employment. The uncle led him to a high stool, empty, in a row of high stools on which sat a row of men, some of whom were very young and some of whom were very old, and all of whom wore green shades over their eyes and scratched unceasingly in big ledgers laid on the broad shelf in front of them.

"There, Thomas," said his uncle, "if you care to come in here next Monday morning at nine o'clock and take that stool at seven-fifty a week, you may." Observing a lack of grateful enthusiasm in Tommy's countenance, he added: "By right, Thomas, that stool should go to one of our messengers, who has been waiting for it for a year; only because I felt that the family pull might operate with propriety in your favor have I discriminated against him. Moreover," the uncle continued, as though talking to himself, "Parks won't be kept off the stool more than a week—unless there is a Rankin millennium at hand."

"You mean," Tommy asked, with some spirit, "that you think I will give it up in a week?"

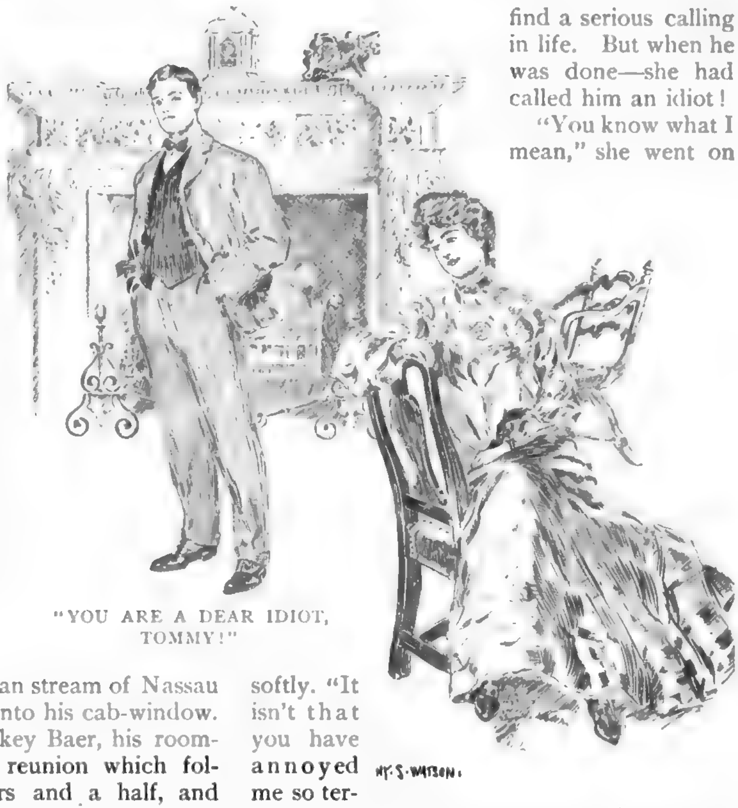
"I do," said his uncle. "If I didn't, I'd have you take the messenger's place, so that you would really know the business from the bottom up."

"I will take that stool next Monday morning," said Tommy, "and I thank you very much, Uncle Henry."

He departed. One or two of the clerks, squinting sideways under their green eyeshades, saw Mr. Henry Rankin standing in the middle of the floor, regarding with a puzzled stare the door through which his nephew had gone. He had been less puzzled, had he followed Tommy.

The boy went straight out and into the corridor of the building to the public telephone-booths. There he sat him down and communicated to Amy at great length the news that he had something to tell her, something very important, which would make a very great difference in her ideas about him. He telephoned, he explained, so that she might be sure to wait at home for him until he got uptown. He thought he would be there in about thirty-five minutes.

On his way uptown, out of the turbulent human stream of Nassau Street, a hand reached into his cab-window. It was the hand of Sukey Baer, his roommate at college. The reunion which followed lasted four hours and a half, and included visits to no less than seven law-offices and three insurance companies, in search of more associates to whom to relate the joke of Tommy's plunge into what Sukey was pleased to call "the Financial Life."



"YOU ARE A DEAR IDIOT, TOMMY!"

When Tommy appeared before Amy, therefore, she was not nearly as fluttery and enthusiastic as she had been thirty-five minutes after he had telephoned to her. She was now conscious that Tommy had caused her to break her promise to see her only real and ever-faithful girl friend off for Havre on *La Lorraine;* she was thoroughly aware that she might have watched *La Lorraine* down the harbor until it was out of sight and still have reached home in time to receive Tommy and his very important news. She let him tell his story. She listened quite coldly; so that Tommy found himself repeating phrases which had seemed to him very heroic and significant, in a way that caused them to appear flat and irredeemably commonplace. Nevertheless he staggered on, through his usual and unvarying profession of undying adoration; he ended quite sturdily, demanding the reward of his surrender to her stipulation that he must find a serious calling in life. But when he was done—she had called him an idiot!

"You know what I mean," she went on softly. "It isn't that you have annoyed me so terribly this afternoon, although you have. But you never do anything the way it should be done. I don't care if people are not frightfully fussy about their clothes; but when you do get to a place in time, you always have to say that you are so sorry that you did not have a minute to dress. And when you are dressed you are horribly late, and then you have forgotten to wear a tie, or something like that. It isn't nice to talk to you this way. I couldn't do it if I didn't care—some. Why, if we ever were—if there ever was a wedding, I just know you would forget about it and there would be one of those awful musses in the newspapers about 'the disappearing bridegroom and the heart-broken bride,' and all that sort of thing. You never caught a train in your life unless your mother sent Benton with you to make sure. You are a dear idiot, Tommy, but you are an idiot; you know you are!"

"But I never cared whether I caught a train or not," murmured Tommy innocently. He didn't see the glance she shot at him. Perhaps it was just as well. "But I can catch a train, if I really want to."

Neither of them said anything for a time.

"Suppose, Tommy," she said, after a while, "I try you just once. I'll be in Boston at Aunty Mary's on Sunday. If you will get there in time to take me to church, maybe I'll change my mind—stop, Tommy! I said maybe! I think you're kind of mean!"

Tommy, who seemed shamelessly free from any consciousness of guilt, straightened up and shook himself.

"You're on, Amy!" he said. "And I won't bother you any more until Sunday morning, in time for church, at Aunty Mary's, in Boston."

She was looking straight at his back now, with a queer little soft smile. He whirled around; she again resumed the study of the shiny toe.

"But, see here," said he, "you forgot. Bob's bachelor dinner is Saturday night. I've just got to go to that."

The funny little smile became a giggle.

"Really?" she asked most demurely.

"Yes!" This with great positiveness. "And it will be awfully hard to get away from. I can't possibly get away much before midnight, even if I don't drink a thing."

"There's a train at midnight," somebody murmured to the glint of light down among the fluffy fluffs at the bottom of her skirt.

"Oh," said Tommy, greatly and suddenly enlightened. "I see. All right. Good-by—until Sunday."

At two minutes past midnight, Saturday night, while the Boston train was still standing under the Grand Central Station roof, a young man and a big bag dashed pell-mell against the gate at the head of the platform.

"Gate's closed, sir," said a person in uniform.

"Open it!" demanded the young man.

"'Gainst orders, sir," said the uniform. "Like to oblige you, but I can't."

The uniform was on the other side of the steel bars and so could not be demolished. Into a grim and deadly silence came the hollow coughing of the engine; the green lights on the last car glided away toward Boston.

Tommy wandered out to Vanderbilt Avenue, and looked at the night. It was a very black night. He knew, all too well, that there was no other train to get him to Boston before church-time. Aunty Mary's might just as well have been in Naples for all the chance he had, now.

A big yellow express-car rumbled past on the street car-tracks and stopped. A procession of wagons dashed at it. The car-doors shot open and men in their trousers and undershirts boiled out of them, hurling square bundles and packages into the wagons, which bolted away, each one with only a quarter or a tenth of a load, while the men from the car cursed in many keys and demanded that they wait for just one more bundle. Tommy, becoming conscious of outer things, took interest. These were Sunday newspapers. He was hit by an idea. He remembered hearing that, besides the regular trains, there were special trains which carried newspapers. These special trains went to Boston, undoubtedly. Moreover, they probably arrived before church-time. Tommy thought faster and harder than he had ever felt it necessary to think in his life before. Tommy knew folks who owned newspapers, but with everybody else worth considering, they were all out of town. He knew one or two folks who were not so much worth considering perhaps, at ordinary times, but who did work in newspaper offices. He jumped into the whirl of wagons and men and flying bundles. He caught an undershirted person and held him and yelled:

"Do any of these papers go to Boston?"

"They won't," replied the undershirt man, with some acerbity, "if a lot of blamed dudes come around askin' me fool questions."

"When does the Boston train go?".

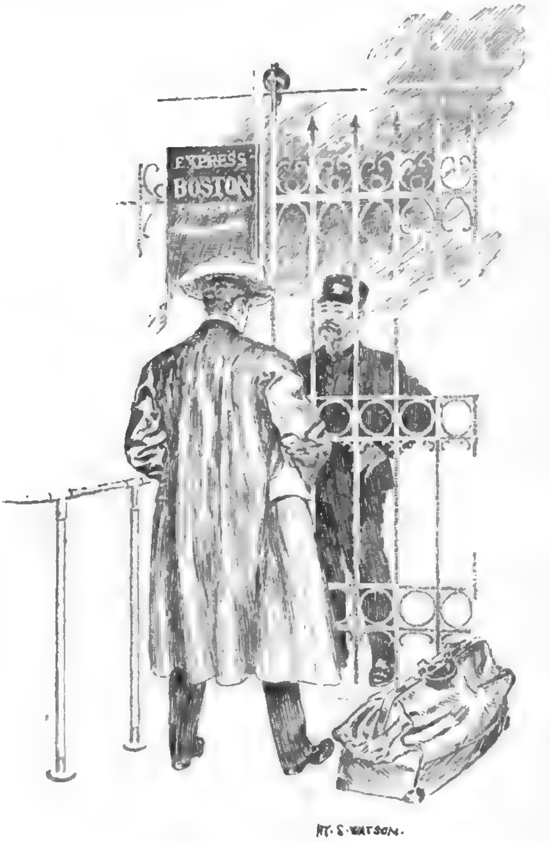
Tommy was really astonished afterward over the way his voice had stiffened at the rebuff.

"One-thirty," snapped the man. "And

the all-fired fools down-town have only sent one car, and there ought to be three up here, and I wisht they had to come up themselves and do some real work."

"Does that train carry passengers?" persisted Tommy, sternly pursuing his idea.

"No, thank God! Everybody what goes on the Sunday Paper Special works!" roared the profane one, and wriggled out from under Tommy's hand and vanished into the ruck.



"THE GATE'S CLOSED, SIR."

Tommy looked at his watch. It was quarter past twelve.

He caught up his bag, and ran down to Forty-second Street, and dashed away in a cab to his nearest club.

"Wait!" said he to the cabby, and burst through the doors and into the telephone-room. He tore off several leaves of the telephone directory in his hurry, but within forty minutes he had a man named Ruggles at the other end of the wire. He had called reporters, who had told him to talk to city editors, who had told him to talk to managing editors, who had told him to talk to circulation managers (who wouldn't come to the telephone because they were altogether too busy), whose office-boys had said that they guessed he better talk to the News Company, which said it hadn't any time and wouldn't he please call Monday morning; and finally, he hardly knew how, he was talking to Ruggles—and he hadn't the slightest idea in the world who Ruggles was.

"You see," said Tommy to Mr. Ruggles, "I really must get to Boston early to-morrow morning. And I stayed too late at a dinner and missed the twelve-o'clock train, and I can't get there now except on this newspaper-train. And I thought that perhaps somebody I knew in the newspaper business would help me out, but they were all too busy and some of them were very rude" (here Tommy heard Mr. Ruggles chuckle), "and somebody just now told me to talk to you because if anybody could arrange it, you could."

"I am rather busy myself, young man," said Mr. Ruggles, "but I don't mind sparing the time to tell you that you're a plain, pickled idiot."

If Mr. Ruggles could have seen Tommy wilt, he would have been sorry. Tommy couldn't help feeling that Amy's verdict was being made unpleasantly unanimous. But Mr. Ruggles only heard Tommy say wearily:

"I guess I must be."

"Would you mind telling me," pursued the busy Mr. Ruggles, "just to satisfy a curiosity that I really have no time to indulge thus, what, *what* in the name of the Sacred Codfish can be going on in Boston on a Sunday morning, that is so important?"

Tommy had little pride left, but what little there was all came into his voice:

"I—I would rather not go into explanations, if you please," said he. Then his voice broke slightly. "It is a girl," he said.

"Oh," said Mr. Ruggles, and his tone, too, changed. There was a moment's silence. "Wait a minute," he said.

Tommy leaned his hot cheek desolately against the cold steel of the telephone transmitter and waited. There was nothing else for him to do. To him, waiting, came words that made him jump.

"Hello, there!" It was the voice of Mr. Ruggles. It was full of electric authority. "Mr. What's-his-name! You-man-with-the-girl-in-Boston!"

"Yes! I'm here. What is it?" cried Tommy. He wondered why he wasn't resentful; instead he was boiling over with renewed hope. Mr. Ruggles went on:

"You go over to the Vanderbilt Avenue baggage-rooms of the Grand Central. You'll see a lot of men there loading papers into a train."

"Yes, yes!" said Tommy.

"You get over there as quick as you know how and ask for Aleck. Get that? Aleck! You tell Aleck that Pete's drunk and I've put you on. Tell him that you're to go through to Boston. That *I* say so—Tim Ruggles! Tell Aleck that if he doesn't believe you, he's to go into the baggage-room and call me up—and tell him if he calls me up, I'll kick his pants up over his neck when he gets back, because I haven't any time to fool with him on the telephone this time of a Sunday morning! Now, get busy!" Before Tommy could drop the telephone Mr. Ruggles was talking again. "Hold on, there!" he said. "Wait a minute! What sort of clothes have you got on?"

"I told you," said Tommy, somewhat bewildered, "that I'd just come from dinner."

"Ow!" remarked Mr. Ruggles, who seemed to have swallowed something which choked him. "I see. Now look here! You get a bum hat and put on any old coat you can get where you are, or else shed your hat and coat altogether before you go up against Aleck, or he'll never believe you. And there's no time for any telephoning. Now jump! And say—give my love to the girl!"

Tommy tumbled out into the cab. Halfway back to the station the parting orders of Ruggles beat their way through the fogs in his brain.

"A bum hat and coat or else shed your hat and coat altogether," or Aleck would not believe him. Mechanically Tommy stripped off his light overcoat and his dresscoat. He set his hat beside them on the seat of the hansom, just as it pulled up at the passenger station at the entrance. He shot out of the opened doors, and, bag in hand, flung himself into the whirl of packages and cursing men he had left an hour ago. The wagons were flying from a street express-car into the yards and back a little faster than before. The men were shouting a little louder. Tommy caught hold of the first man he reached.

"Where is Aleck?" he demanded.

The man stopped so short that a fifty-pound bundle of newspapers toppled from his shoulders and dropped on Tommy's feet. Tommy did not flinch.

"I'm Aleck," answered the man, "what's up?"

"Mr. Ruggles," said Tommy, in a way that suggested the prim days when he used to rise in Sunday-school and say his text, "says that Pete is drunk and he has put me on in Pete's place and that I'm to go through to Boston."

Aleck's bare arms rose and swayed in the air in hopeless rage.

"Pete's drunk!" he roared. "Don't I know Pete's drunk? Ain't I been doin' Pete's work and mine too for the last three hours? Why wouldn't I know Pete's drunk? And now, when the worst of the work's most over, Ruggles, he sends me"—Aleck looked from Tommy's smoothly parted hair, swiftly past his expanse of white shirt-bosom, to his trim shoes—"Ruggles, he sends me a bum tabble-dotty waiter to put on in Pete's job. Great jumping Chauncey Depew, what in Sin is this?"

"And Mr. Ruggles said," continued Tommy with an even gravity, born of desperation, "that if you don't believe it, you can go into the baggage-room and telephone him, and if you do, he will kick your trousers up over your neck, because he hasn't time to fool with you at this hour Sunday morning."

Aleck's arms dropped to his side. His face was illuminated as the face of one who has heard a well-known voice speaking, even though indistinctly, from an unexpected place.

"That's Ruggles," he said. "He put you on, all right, all right! But I bet," he added, bending to recover the dropped bundle, "he never said it just that way." He grinned. "Now, follow me," he added.

"Say, young feller!" remonstrated a voice at Tommy's elbow. "Where do I come in?"

It was the cabman. Tommy snatched a yellow gold certificate from his pocket and thrust it into the protesting palm.

"You left your hat and coat back there," remarked the cabman.

"You can have 'em!" said Tommy, keeping close after Aleck, lest he get out of arm's reach. The cabman, rooted to the spot, gazed after them in stupefied silence.

"Mister Aleck," said a sharp-faced youth, staggering by under two mountainous bundles, "are we a-goin' to have the pleasure of your comp'ny to Bosting to-night, or are you a-goin' to hold a pink tea on the sidewalk with a lunatic and your cab-drivin' frien'?"

Aleck grabbed Tommy by the arm and dragged him toward the yards.

"Come on!" he shouted. "Last wagon's gone! You take one of his bundles and I'll go ahead and make 'em hold the train for 'em." He caught up Tommy's bag, and turned about, still running. "Much obliged, Squeezer," he shouted to the sharp-faced youth, who tipped one of his bundles off to Tommy's arms.

The three stumbled on through the yards to a white square of light toward which Aleck was leading the way. It was the door of the last car of their train.

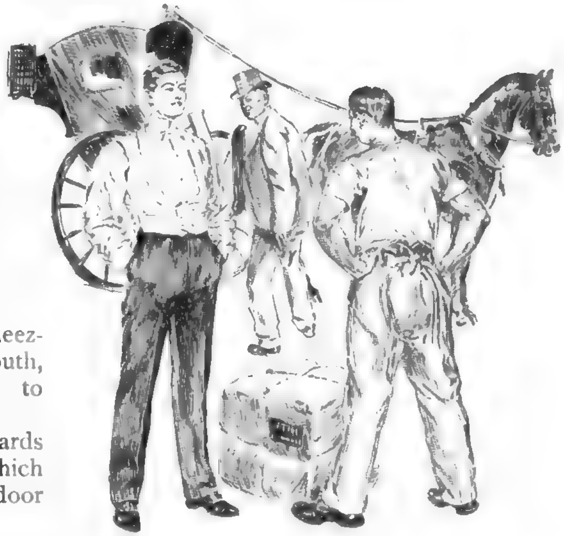
The bundle was caught up from Tommy's arms into the car. Then someone reached down with a grip of iron from above, caught him under one arm-pit and swung him after the bundle. He sprawled into a huge pile of packages and rolled-up newspapers in the middle of the brightly lighted car. The train jarred a little and began to move. The door was slammed shut.

"Now you!" shouted Aleck from away over somewhere on the other side of the heap. "Grab a'holt of that pile and pick out all the bundles with blue labels on. The light blue, not the dark blue. Pile 'em over here! Wait a minute!"

Tommy found Aleck regarding his white waistcoat and the broad shirt-bosom with no unkindly eye.

"Now Bill," said he, "you better peel them off an' let me put 'em in the locker. We've got work to do and that shirt and collar won't look good to wear to-morrow if you try to keep 'em on now."

Tommy peeled obediently. Aleck compassed tie, collar, shirt and waistcoat in a comprehensive ink-smudged grasp and lugged them away to a closet in the corner of the car. Tommy went at the pile with a fury of fervor that he didn't try to explain to himself, even if he realized it. He found his hand reaching out for light-blue-labelled bundles even before he saw them. Other men all around him were pulling out pink-labelled and brown-labelled and black-labelled bundles and tossing them to other piles.



"A BUM TABBLE-DOTTY WAITER TO PUT ON IN PETE'S JOB."

The roar beating on his ears decreased by half.

"Hi! Aleck," howled someone, "we're outer the tunnel. Open the door!"

There came a flood of cool, fresh air. Nobody seemed to have time to turn his head to meet it. The big pile in the middle of the car seemed scarcely any smaller than when the train started, though the sorted piles had grown high up along the walls. In Tommy's brain two ideas were chasing one another around. One was that he was going to get to Aunt Mary's and to Amy in time for church; the other was that because Aleck was going to take him there, to Aleck he owed every ounce of blood there was in his body. Of these two ideas, the Boston idea was the stronger. He became conscious of this suddenly.

"Hey, you! Mr. Tabble Dotty!" howled Aleck across the top of the hill of bundles. "This ain't no hash-house. This is the First Section of the Sunday Pape Special to Boston. You shell those papes over here faster'n you ever handed out coffee and 'beef-and' in your life or you get overboard at New Haven!"

Tommy became a cyclone centre of bundles. The pile grew small almost visibly.

"Hey, you, again!" roared the unrelenting scourge opposite. "You're workin' for *The World*, not *The Sun*. That's three *Sun* bundles you've chucked at me in three minutes. You color-blind? Get onto your job!"

Tommy's shirt was clinging to his back; perspiration dripped from his nose and chin upon the wrappers as he bent over them; his eyes stung and smarted with it. At last the floor appeared through the bottom of the big pile.

"Now," said Aleck, "you leave the rest to me. It would be more trouble for me to tell you how to get together all the papers that are to be thrown off at one place than for me to do the work myself. But say!"

Aleck grew impressive and minatory.

"There's a conductor on this train that believes he owns the whole New York, New Haven and Hartford road. He's got more on his mind than the whole board of directors. He thinks that if a deadhead got through from New York to New Haven on his run it would make so much difference to the directors that they couldn't pay him his $4.85 a day the next week. We all carry passes. Here's yours."

Tommy took his pass. He looked at it and was horrified to see that it read "Good only between New York and Providence." Besides, had he not just been told that he was working for *The World?* The pass was for the messenger of the *New York American*. For the first time Tommy began to lack confidence in the infallibility of Aleck.

"I thought," said he, "if you'll pardon me, that this train went to Boston? There isn't any mistake, is there?"

Aleck's arms rose in the air, even as they had at Tommy's first meeting with him.

"Listen to the man!" he shrieked. "Have I got to get a piece of chalk and draw a picture of it on the side of the car? Ain't you wise at all? If you was a cat and I put a dish of milk in front of you, would you eat it, or would you try to swim in it? Now here! Listen!

"Ruggles sends word to me to put you through—that he's put you on in Pete's place, 'cause Pete is drunk. Long before I hears from Ruggles, I've gone and done put a man on myself. He's back there on the other section of the train that goes by way of Springfield and the B. and A. So you couldn't have that pass. This pass what I just give you belongs to another man on another pape. He—he wasn't goin' to-night and I got his pass just by luck from one of the *American* wagon-drivers. The *American* pass ain't good beyond Providence. They don't go beyond there 'cause their New York circulation goin' up meets the *Boston American's* circulation comin' down at Providence. *Now* will you wake up? Is there anything else you want to know?"

"Yes," said Tommy, "there is. If the pass is good only as far as Providence, how will I get to Boston?"

"Did Ruggles tell you to tell me to take you through to Boston?" This was altogether a rhetorical question. Aleck did not pause nor lower his voice for an answer. "Then you leave it to me to see that you get to Boston! Don't worry me with any troubles you ain't got. You leave Boston to Aleck!"

Somehow, Tommy felt tremendously reassured. But Aleck was still talking.

"I was tellin' you about this Terry Wall—this conductor who thinks he's a director of the road and has got round-shouldered bearin' up under the responsibility. Now, not even a pass goes with him, if he thinks we've rung you in. If you ain't a bonny-fidy workin' messenger—off you go! When he comes in here to take your pass-number and your name, you want to be so busy liftin' papers around that you ain't hardly got time to stop for him. Make believe you're servin' wine to three tables of millionaires at once, and each one of 'em has promised to hand you out a case-note for every quart you yank a cork out of. Just you lift bundles up and put 'em down all the time he's in the car. Ps-s-s-st!"

Aleck jerked his head toward the forward door and began to tie bundles together and move them from one pile to another.

The conductor walked through the car. Tommy knew he must be the conductor, because of the looks of implacable hatred and scorn which every messenger in the car levelled at his back whenever it was turned. He came to Tommy, who had conscientiously dragged a hundred-pound bundle from one end of the car to the other, and was as conscientiously dragging it back again.

"Pass-number," demanded Mr. Wall, "and name, please."

"Thomas Rankin," answered Tommy, over his shoulder, carelessly drawing out the pass and exhibiting it.

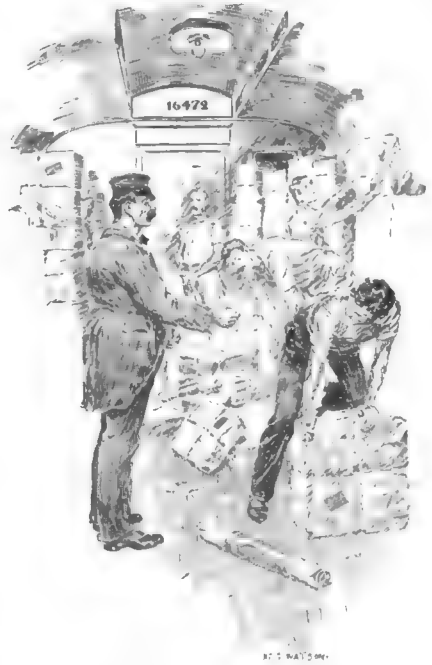
"Thomas Rankin," repeated Mr. Wall,

mechanically, "*American* 41." He paused and looked at Tommy narrowly.

"Where's Steve?" he asked.

Tommy felt his scalp grow tight and prickly, as he tried to think how he ought to answer. He was conscious that the other men were all watching him with the fascination which is always fixed on one about to be smitten with the wages of his sin. He was sure he heard a low warning whistle from Aleck. Boston and Aunty Mary's and Amy seemed to be fleeing thousands of miles farther into the distance with each heartbeat. But inspiration came. He himself was on the train in the place of one Pete, who was drunk. It flashed through his troubled brain that perhaps Steve was drunk, too.

"Why," he said in a voice that sounded very loud and strained in his own ears, but was really admirably careless and indifferent: "Steve's drunk; I'm in his place."



"STEVE'S DRUNK; I'M IN HIS PLACE."

"First time that ever kept him off this train," growled Mr. Wall. He opened the door; he swirled out into the darkness of the platform and was gone on his way.

Aleck bounded the length of the car to seize Tommy by the hand.

"Tabble Dotty," he roared, "you're all right! I take it all back! You're the goods! That was as fine a bit of off-hand con work as ever I seen played. But how in Holy Mike did you know that Steve was drunk? He's boiled, pickled, paralyzed! When we pulled out he was sittin' on the edge of the baggage platform singin' to himself and dreamin' that he was a crocodile on an iceberg a-playin' his Spanish guitar. You couldn't have answered Terry better if I'd told you how! When we get to New Haven, Tabble Dotty, the coffee's on me. And we're slowin' up now."

Even when it is not the middle of summer, there is something particularly desolate and clammy about the New Haven station at half-past three o'clock in the morning. But for the youthful Yale graduate who walks into it at that hour in midsummer, knowing that there is nothing beyond; that there are no quartets dawdling up Chapel Street producing close harmony on the way back to the campus; that the big stone buildings are not illumined by a single light; that every door is sealed and will remain sealed for long, long weeks; for such a one, as was Tommy, the New Haven station at three in the morning is like the outer vestibule of a place of departed spirits. Listlessly he slipped onto a stool in front of the lunch-counter and watched the waiter slide a thick, round cup of coffee across the counter to him.

"How do, Mr. Rankin?" said a voice at his elbow. Tommy looked around. It was Fat George, the station policeman, politely trying to disguise his curiosity. Tommy was quite conscious that the horrible sounds he heard on the other side of him were made by Aleck, acted upon by something between fright and a lively desire to meet a terrible emergency. "You're doing this for the fun of it, I hope, sir," continued Fat George, regarding the streaks of grime on Tommy's cheeks with polite indirection. Tommy swallowed more coffee and wondered helplessly what to say. He heard Aleck hoarsely whispering to the other messengers.

"It's just what I thought," he was saying, "Tabble Dotty's jumped outer New York in a hurry because the coppers wanted him; and now they've found he's gone and they've wired ahead to the New Haven police to pinch him."

Tommy could make no sense of this, though he felt that it must concern him. Fat George was waiting, still, his genial smile fading as the expected greeting was withheld.

"Why, George, I—" Tommy began, when

Aleck began whispering hotly in the ear on the other side from the policeman.

"Say," he whispered, his stubbly mustache scratching Tommy's ear. "Say, the train's about to pull out. Now, you keep a-standin' off the cop till I holler. Then you come out on the run and we'll take you on the step of the last car. He's fat, see, and he can never get you in the world. But you run when you hear me holler! We'll get you to Boston yet! Keep your nerve!"

Tommy turned to protest that he did not understand. His fellow-messengers were all gone; Aleck, last of all of them, was just running out of the door to the platform.

"Hope you're not offended at my speaking to you, Mr. Rankin," said Fat George. "It's kinder lonely round here after all the boys are gone——"

"Run, Tabble Dotty! Run! Run! Ru-u-u-n!" screamed Aleck from the train. Tommy saw the cars moving outside the window; it was his train, the Boston Special; it was going to Boston and Aunty Mary's and the forgivingly disposed Amy, and he was not on it. He dashed for the door.

Tommy had never been a track athlete in his undergraduate days. Even as a track athlete, he would never have had any such incentive to speed as he had at that moment. He caught the train. He caught it away up where the platform ends. Six pairs of arms reached out from the step and hauled him aboard. He tottered into the car and sank down on a pile of papers. He was aware that he seemed to be something of a hero, in spite of his certainty that in his embarrassment he had ineffaceably snubbed his old comrade-in-troubles, Fat George.

"You needn't have given us so much start," Aleck said to him. "That cop couldn't run for nothin'. He stopped short just outside the lunch-room door and watched you sprint. He never made no effort to get you."

"Why should he?" asked Tommy, wondering if he were very much more stupid than usual. He was at once aware that he had rebuffed Aleck and all the rest of the kindly-faced men who stood in a circle about him. They acted as though he had shown a painful unwillingness to give them his confidence in a delicate matter.

"All right, young feller," said Aleck. "If you don't want to tell, we ain't goin' to meddle with your business. If you're good enough for Ruggles, you're good enough for me. I ain't askin' no questions!"

Tommy's mystification did not decrease. On the contrary it grew and grew all the way to Providence, while the train was tearing along by the yellow-green swamps at the verge of Sound and sea, through the constantly lightening morning. At Providence the mystery was solved. All the way, nearly, he sat alone on an upturned bucket in the middle of the last car, watching the bundles of papers brought down to the sliding door, watching the two trained handlers pile them up as a child might build a block fort, and then push them out into the world with a "one-two-three—go!" while the train was whirling past the station for which they were intended. Sometimes he stood at the window of the back door and looked down the long stretch of track reaching back into the gray morning mists, and watched the bundles bound and roll and leap into the air behind the train after they had been thrown off. He began to be conscious that his back ached, and that his arms and legs were sore in many places, and that his head was very heavy on his shoulders, and that Amy would be very sorry for him when she knew. And in a dull, hopeless way, he kept wondering why they thought Fat George wanted to catch him, and why Aleck and the rest were affronted when he asked.

Aleck came to him when the train was slowing up in the Providence yards.

"Say, you Tabble Dotty," he said rather gruffly, "you remember what I was tellin' you about that pass? There wasn't no need for you to work between New Haven and here 'cause there was nothin' but throw-offs to do and two men attends to them and none of us don't work. But now we've got where you ain't got no pass nor nothin'. It's up to you to lay right down on that pile of bags there, and pretend you're asleep and leave the rest of it to me. I know this conductor, comin' on here, and he's all right with me. But don't you butt in. You lay where you are and keep your face to yourself."

Tommy obediently reclined on the heap of bagging. It was not the most unacceptable resting-place in his life's experience, he reflected, as he fitted his head to a pile of papers. He closed his eyes. When he opened them he saw a man in a conductor's uniform standing over him. He shut them again at once.

"Say," he heard the conductor ask, "what's this man's name and pass-number? I don't want to wake him up if it ain't necessary."

"Say, Edwards," he heard Aleck say, "let me tell you about that feller. He's been helping me all the way up from New York."

"What's his pass-number?" The conductor seemed to be getting impatient.

"He ain't got no pass!" Aleck blurted.

"Then he don't ride on my train!" growled the conductor.

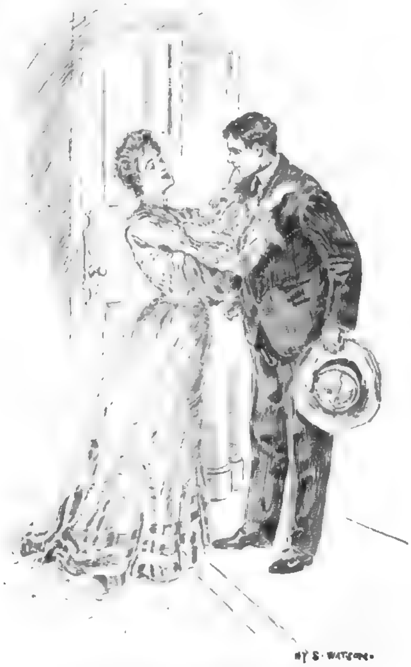
"Now, Edwards, you wait," Aleck pleaded. "Let me tell you how it was. You know who Ruggles is, my boss? You've heard the boys mention about him? Well, to-night, just as we was comin' out of New York, this feller blows in, in a cab, with word from Ruggles that I'm to take him to Boston. I've figured out just about what the lay was. It was like this:

"Ruggles, he likes to go to dinner downtown, Saturday night, before he goes over to get the Sunday pape off. He goes to a hash-joint where this feller is a waiter. Somebody there gets into a mix-up with Ruggles; Ruggles, he's got an awful temper, and he always gets licked in a fight. This waiter butts in, saves Ruggles, but hurts the other man pretty bad, see? The police gets after him. Ruggles, which is as square as they make 'em, undertakes to get this guy outer New York and away from the police. He puts him in a cab, chases him off up to the Grand Central, and unloads him onto me to get to Boston. But somethin' must have gone wrong somewhere, because at New Haven a cop comes up and starts to buzz him. We pull out on the train, gettin' a flyin' start; the young feller here, he takes it on the run, and the cop never had a chance! It must have been murder, or next thing to it, or else they wouldn't have wired New Haven from New York."

Tommy stirred uneasily. Aleck swung his heel into the pit of Tommy's stomach. Tommy was still. Aleck continued: "But anyway, he got away, and it's up to me to get him to Boston. If I don't, I see Ruggles givin' me the grand razoo, sure. Chuck him off, and I lose my job, Edwards! That's all there is to it!"

"Nice-looking young feller, too," Tommy heard the conductor murmur, "to be in a mess like that. I couldn't throw him down, not if I lost my job for it."

Tommy was torn within. He had been scourged in body, mind, and soul, and until now he had not rebelled. But this being passed as an escaping criminal and a stowaway, dependent on the soft heart of a conductor who must endanger his own livelihood by indulging it, this was too much!



"BUT YOU'RE HERE! TOMMY!"

Tommy opened his eyes and sat up to protest. The conductor was gone. Aleck was there. Aleck seemed almost mollified.

"Did you hear that, Tabble Dotty?" he asked. "Didn't I put it up to him strong? Got it about right, too, didn't I? Naw, now you needn't say nothin'. I ain't nosy! Now all you've got to do is to stay right still where you are, and he won't see you between here and Boston. I thought for a minute you wasn't goin' to get to Boston at all. It surely did look like no Boston for Tabble Dotty for a minute."

Tommy sank back on the bags. If silence was to be the price of Boston, he had gone too far to break his peace.

He received back his shirt and waistcoat from Aleck and bought an alpaca coat from one of the trainmen at an exorbitant price; but declined the offer of the crew to let him wash up with them in the South station.

"Them waiters is dirty people," observed Aleck Dugan to the rest of the crew as they watched him disappear out to the cab-stand, his bag swinging heavily at his side. "Now here he is in Boston at a quarter past eight in the mornin' and he won't stay long enough in the station to clean up. He's surely in an awful rush to get away from the cops. I'd give somethin' to know what they wanted him for."

Two hours later, Aleck Dugan and Squeezer were wandering along Marlborough Street, wondering if it was not almost time for them to start to the station to catch the express which was to take them back to New York. A cab clattered down toward them and stopped. A young man leaped out of it, ran up the steps of a solemn brownstone house and stood under the awning nervously twirling his straw hat in his hands, waiting for the door to be opened.

"S'help me, Squeezer!" whispered Aleck, "it's Tabble Dotty! He's gone and changed his waiter's suit!"

"S'help me, Aleck!" murmured Squeezer, "you're right!"

Fascinated by the marvel, they leaned over the stone railing and stretched their necks to look at him more closely. Tommy was too much engrossed in watching the door to notice them. The door opened. He started a little when he saw who had opened it.

"Yes," they heard him say, "I'm here. But I don't know whether I have the right to come in. I—I missed that midnight train, you know!"

"But you're here! Tommy! You're here!" they heard a joyful voice carolling within. "I don't care how you came; I don't care a bit!"

"Not even if I came on the special newspaper train," said Tommy, "and worked my way sorting papers?" He laughed a weary, nervous little laugh. Aleck looked at Squeezer, Squeezer looked at Aleck. Then they both looked up again. They were just in time to see two slim arms, lost at the elbows in a whirl of lace, reach out of the darkness of the hall. Then two small hands rested on Tommy's shoulders.

"Dear, dear idiot!" said the happy voice inside. "Poor Tommy, you must be awfully tired. I don't believe Aunty Mary will make us go to church."

Tommy was drawn in. The door shut.

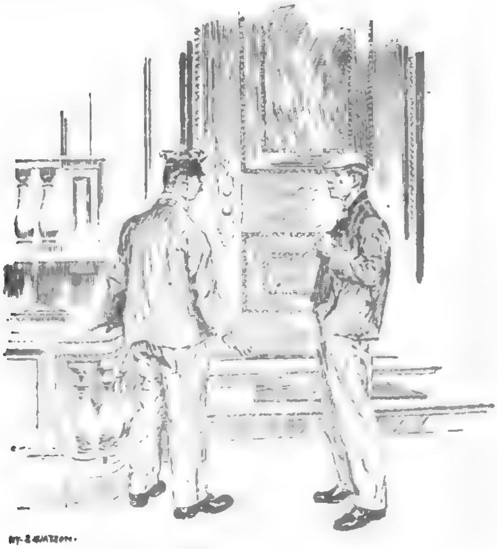
"Squeezer," said Aleck solemnly, staring at the closed door, "s'help me, I'm jiggered!"

"Aleck," said Squeezer, "s'help me, so'm I!"

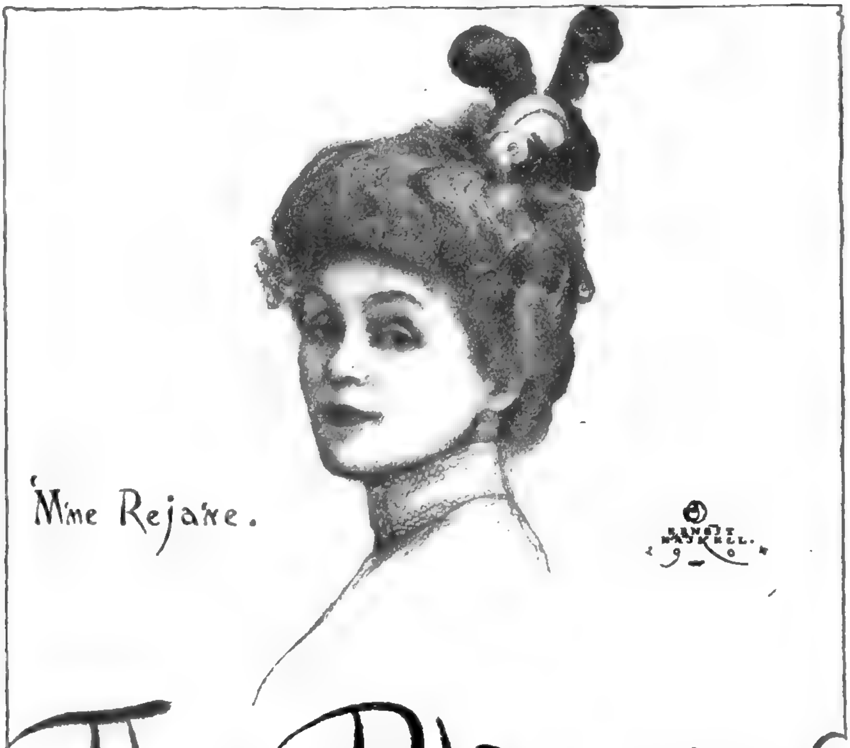
However, they were not nearly so thoroughly jiggered as was Henry Rankin, Esq., of New York, banker, as he sat in his country house that Sunday evening regarding this telegram:

"*Promote Parks. I'll report to-morrow morning for messenger's place. We're engaged.* T. RANKIN."

But Mr. Rankin expressed himself otherwise.



"S'HELP ME, I'M JIGGERED!"


M'me Rejane.
ERNEST HASKELL.

The Players

THREE "purpose plays" in quick succession, following close upon strange and fearsome musical mixtures came jarringly upon New York's professional play-goers—some thousands who make sure of seeing every theatrical production that is not an utter failure. Of these five hundred are known as "first-nighters," who make it their business to appear at opening performances. Many have occupied the same seats for years, for which they have a standing order at the box-office, and which they pay for whether they use them or not. These orders call for upward of two hundred seats. About eighty of the best seats are sent to newspaper critics.

Theatre-goers were hardly prepared for serious plays so early in the season, especially after so frivolous a beginning, because, as a rule, managers are inclined to wait until after the holidays for the presentation of significant dramas. But "Letty," in which Arthur Wing Pinero continues to wrestle with the sex problem; "Taps," in which sex and German militarism are woven into a powerful drama, and "Business Is Business," a study of successful, unscrupulous struggle for wealth, were received with much favor.

Mr. Pinero seems to feel that his mission in life is to lay bare social ulcers, and in his later plays, like "The Second Mrs. Tanqueray," "The Notorious Mrs. Ebbsmith," "The Gay Lord Quex," "Iris," and now in "Letty," there is plainly discernible a connected purpose. He presents various problems in a highly dramatic form, but he never attempts to solve them; he is too skilful a dramatist to make a blunder of that kind. He never gets further than seeming to say that if one is wicked he will be found out and horribly punished; if one is virtuous she will be miserably unhappy. There is a powerful situation in the fourth act of

"Letty," where the heroine is saved from the leading man through a note announcing that the latter's married sister has run away with a lover; that and the climax make one forget that the first three acts are rather tiresome despite the admirable acting. Follows an epilogue which shows the heroine married to a poor little photographer and the leading man dying of consumption. It has the buoyant cheerfulness of a home for incurables. One is almost tempted to be sorry that *Letty* was not permitted to be wicked and happy. Perhaps that is what Mr. Pinero intended. The play gives William Faversham, the star, excellent opportunity as *Nevill Letchmere*, parted from his wife and in love with *Letty;* it is one of those rôles in which he is at his best. Carlotta Nillson, in the title-rôle, scores another triumph. This pretty, blond, young Swedish woman seems to live in a stage atmosphere of misfortune. She has played so many weepy parts that one wonders how she has escaped being drowned in her own tears. Although she has had much experience, New York knew nothing of her until last season when she did brilliantly as *Mrs. Elvsted* in "Hedda Gabler," with Mrs. Fiske. She followed up with a personal triumph in a lachrymose thing that failed. In all her professional career she has never played a bright and cheerful part, and she seems to enjoy being unhappy before the foot-lights.

William H. Crane celebrated his forty-third anniversary on the stage by appearing for the first time in a strong emotional rôle with a tragic ending, and it is the greatest artistic success of his distinguished career. "Business Is Business" is an almost literal translation of the drama that won great success in the Comédie Française in Paris. It is a powerful, impressive study of the insatiable greed for money-getting. Mr. Crane's portrayal of the domineering, vain, insolent, horribly selfish millionaire is superb. His intense repression in the great climacteric scene, in which he sees his dearest plans shattered because his daughter defies him, for love of a penniless chemist in his employ, gives the impression of boiling wrath within him that cannot find a vent. Some there be who say that Mr. Crane doesn't rise to the possibilities of *Isidore Lachat*, possibly because he doesn't twist his face into one of those before-taking likenesses and destroy scenery.

That very fine actress, Katherine Grey, gives a beautiful interpretation of the daughter, while Joseph Wheelock, Jr., as the pasty-faced, dissipated, hopelessly bored, yet shrewd, son of the millionaire, scores brilliantly.

It is curious that Mr. Crane should never before have played a rôle like that of *Isidore Lachat*. It is a pronounced antithesis to those in which he has won fame and fortune, for Mr. Crane is one of the rich players. Few actors have had so varied an experience. He began as a boy in a stock company and there was nothing he was not willing to attempt. He is proud of the fact that he once played nine parts in four nights in the old days. For eleven years he was the *buffo* with the Holman Opera Company. He often played *Dr. Dulcamara* in Donizetti's "Elixir of Love" one night and *Snorky* in "Under the Gaslight" the next, following these with *Mephistopheles* in "Faust" or *Casper* in "Die Freischutz." It was all one to him whether he played the title-rôle in "Paddy Miles's Boy," with a black-face song and dance in between, or sang *Count Arnheim* in "The Bohemian Girl." He was the original *Blanc* in "Evangeline," which turned out more stars than any American production. The partnership with Stuart Robson was formed in 1877 and it continued for twelve years, beginning with Bronson Howard's "Our Boarding House," and ending with "The Henrietta," by the same playwright. In all his forty-three years on the stage Mr. Crane has played only sympathetic characters, and that he should win so signal a success in a hard, repellent rôle like that of *Lachat* is eloquent testimony to his great technical skill and power.

A dramatic writer said of "Taps": "One act is German and three acts are human." The human quality causes it to appeal to an American audience, but in its original form and environment it must have been infinitely stronger. Still we are sufficiently familiar with military life to understand the meaning and consequences of a liaison between a commissioned officer and the daughter of a sergeant. This situation is deftly handled and the whole thing is a terrific arraignment of the evils that grow up in garrison life. The play made a tremendous row in Germany, where the Kaiser will not permit it to be produced in garrison towns. The first version produced here followed the original pretty closely, but the managers decided to bring the story to a happier conclusion, so

MARGARET ANGLIN, WHO IS STARRING IN "THE ETERNAL FEMININE."

the old sergeant is made to shoot the young lieutenant, instead of his daughter, thereby destroying the whole reason for the play and robbing it of its most effective point. No doubt the time will come when some highly intellectual purveyor of amusements, thinking to increase box-office receipts thereby, will change the last act of "Hamlet," resurrecting *Ophelia* and having her dance off—to a cake-walk ditty with the melancholy Dane, the show closing with a dissolving-view of a wedding *à la mode.*

E. J. CONNELLY, AS *THE MYSTERIOUS STRANGER*, AND BLANCHE CHAPMAN, AS *MRS. J. MILTON BROWN*, IN "BIRD CENTER."

ARNOLD DALY, AS *NAPOLEON*, IN GEORGE BERNARD SHAW'S PLAY, "THE MAN OF DESTINY."

JOHN DREW, AS THE *DUKE;* FERDINAND GOTTSCHALK, AS *HENRY PITT-WELBY;* MARGARET DALE, AS *LADY HENRIETTA ADDISON*, AND KATE LESTER, AS *COUNTESS PANGBONE*, IN "THE DUKE OF KILLICRANKIE."

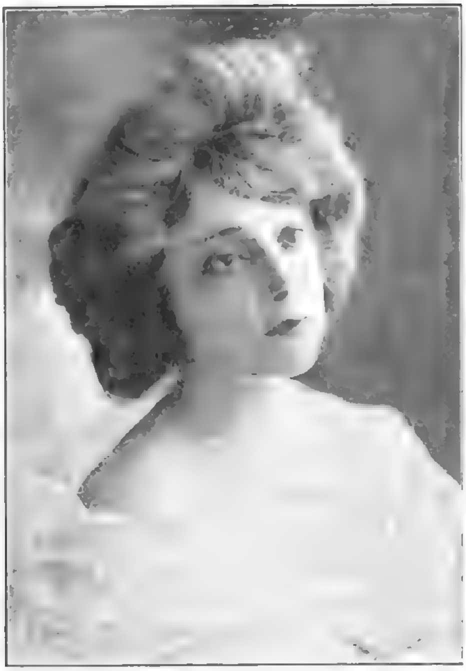
MINNIE WHITMORE, OF THE LEW FIELDS THEATRE STOCK COMPANY.

Herbert Kelcey and Effie Shannon are the stars in "Taps." He looks the part of the old sergeant, and he is excellent in the lighter scenes, but those who saw Ferdinand Bonn play *Volkhardt* in the original German felt rather sorry for Mr. Kelcey. Perhaps there is a prejudice against him because he was so long a matinée idol. He had a large following during the many years that he was the leading man of the old Lyceum stock company, and before then his six feet of pulchritude was much admired in the Madison Square stock. He is an Englishman and his real name is Herbert Lamb. He attracted attention as an amateur and he at once wished to adopt the stage, but his mother forbade. She established him in a sporting goods business near London. The business failed and then Herbert Lamb came to America and became Herbert Kelcey, matinée idol.

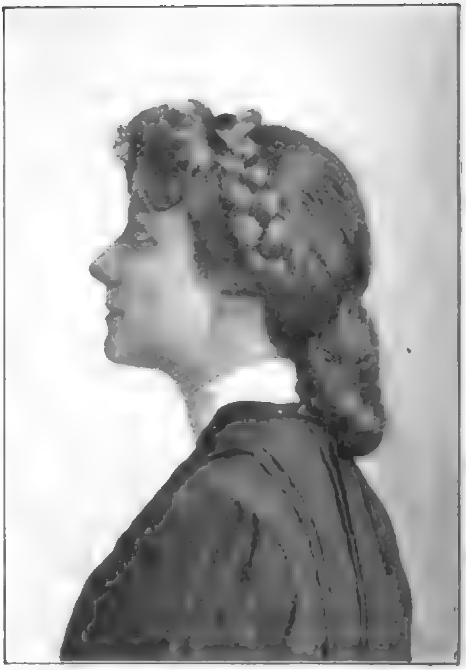
If Israel Zangwill had not written so exquisite a play as "Merely Mary Ann," probably "The Serio-Comic Governess" would not be so disappointing. It is obviously written about Cecilia Loftus, the star; and the slender thread of the story is so strained in order to give Miss Loftus opportunity to introduce the specialties that first won her fame that it is in constant danger of snapping in half a dozen places. But Miss Loftus herself is a very great success despite the play, in which are introduced puns and jokes that make strong men weep. The star repeats them with her eyes lifted to heaven, as if beseeching forgiveness. The comedy seems to be partly biographical. The first act is in a convent. Miss Loftus's mother, Mary Loftus, a famous music-hall singer in London, placed her daughter in a convent so that she might be as far removed as possible from stage influences. In real life, as in the play, the girl used to amuse her companions with her imitations, just as she entertained people in drawing-rooms later on. And it was her marvellous skill that made a manager offer her a large salary to go on the music-hall stage, where she became a great favorite. Miss Loftus first came to this country nearly nine years ago, and she made as big a hit here as in England. It has been a long time since she has given her imitations, which are as delightful as ever. In addition to the specialties, Miss Loftus has scenes in "The Serio-Comic Governess" which reminiscently suggest her *Ophelia* with Sothern's *Hamlet*, and her *Marguerite* in "Faust" with Henry Irving, as well as the rôles she played in "If I Were King" and "The Proud Prince." In fact, she runs the whole gamut from music-hall turns through emotional drama to tragedy.

David Warfield has established himself as the leading American eccentric comedy-actor by his performance in "The Music Master," in which he has won one of the greatest triumphs of the stage. The individuality, humor, and the pathos with which the star invests the part, the delicate shadings, the depth of sentiment, the suppressed power, and the marvellous finish of his acting elevate him to the height of true greatness. Mr. Warfield has the gift of expressing any emotion he desires, irrespective of the words he speaks. People fairly rave about his *Anton von Barwig*, and the most extravagant praise is within the bounds of truth. Men and women take him to their hearts and he plays upon them at will. Until this season Mr. Warfield was known only as the best delineator of Hebrew characters, portrayals of the men familiar in New York's ghetto, broad yet faithful—so broad, indeed, that he offended many women. It was generally supposed that familiarity with the originals enabled him to fill these rôles so admirably and he

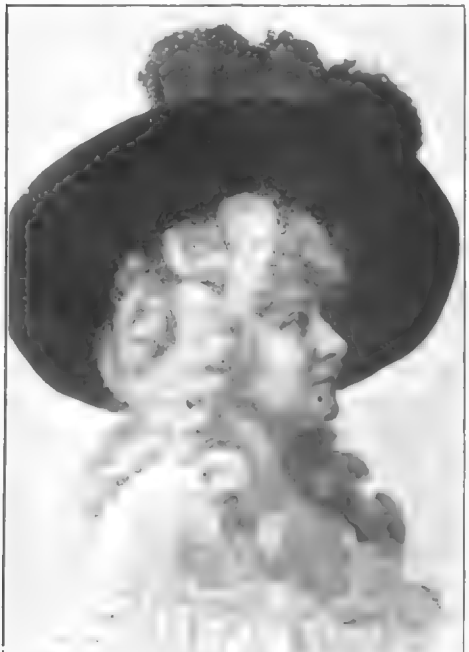
HERBERT KELCEY, AS *SERGEANT-MAJOR VOLKHARDT*, IN "TAPS!"



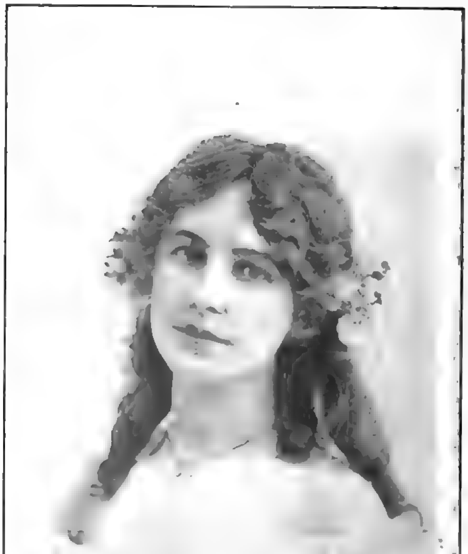
ANNA HELD, THE LEADING WOMAN OF THE WEBER AND ZIEGFELD MUSIC HALL.



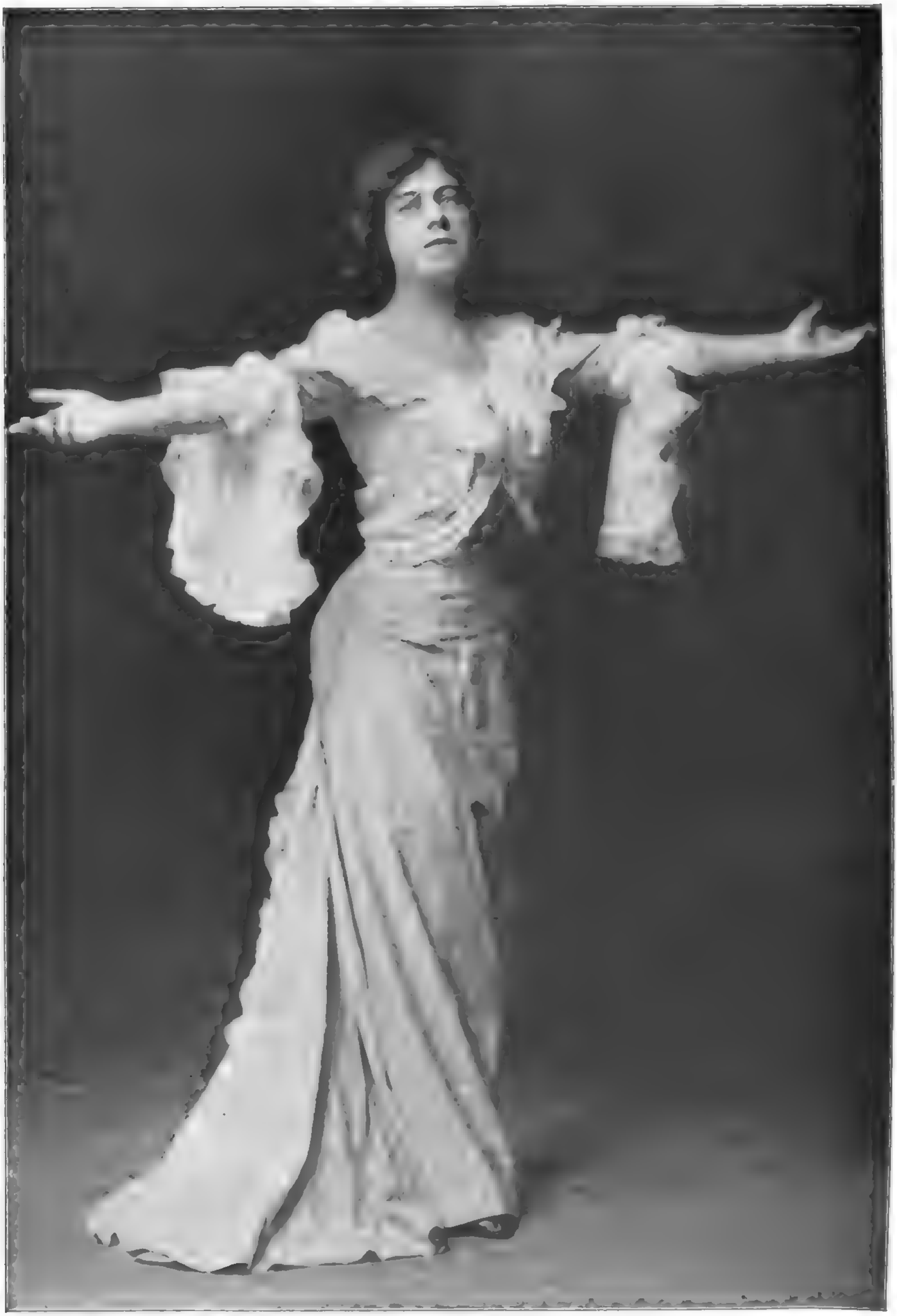
CECILIA LOFTUS, AS *EILEEN O'KEEFE*, IN "THE SERIO-COMIC GOVERNESS."



VIRGINIA PALMER, AS *BELLE JIMPER*, IN "THE SILVER SLIPPER."



ELIZABETH LEA, ROBERT EDESON'S LEADING WOMAN, IN "RANSOM'S FOLLY."



SARAH TRUAX, AS *HENRIETTE*, IN THE ALL-STAR CAST OF "THE TWO ORPHANS."

was permitted to play nothing else. It was not until he appeared in the burlesque of "Catherine," in the Weber and Fields Music Hall, that anyone realized that Mr. Warfield was not a one-part actor. He left the music-hall to go forth in "The Auctioneer" as a star, but still he played a Hebrew part with a few touches of pathos in it. These touches were so true, so moving, that Mr. Belasco knew he could play any character-part.

EDNA McCLURE, AS *ALGY*, IN "BARONESS FIDDLESTICKS."

As a play, "The Music Master" is pretty poor stuff, a mild sort of melodrama, but Charles Klein, the author, deserves high praise for creating the character that Mr. Warfield presents so well; and in truth the music-teacher is the most lovable of men in a sentimental Teutonic way. The wizard Belasco has staged the play with the skill and fidelity for which he is famous.

If Clyde Fitch had named the comedy he wrote for Clara Bloodgood, "The Cad's Revel," instead of "The Coronet of the Duchess," the title would have been much more descriptive. That amazingly brilliant dramatist, whose cleverness in drawing feminine types is almost uncanny, has never yet succeeded in creating anything but an invertebrate hero, who arouses a suspicion that he might steal sheep under provocation. The *Jim Burrell* in "The Coronet of the Duchess" is that kind of a person, which is not what Mr. Fitch intended. But he did attempt to portray a cad in the *Duke of Sundun*, and he never did anything better. It would seem that Ernest Crawford, who plays the part, more than carries out the highest expectations of the author in showing a high-born, well-bred, cheerful, mercenary, utterly selfish nobleman, with a creed of manners to which he is consistently true. It is one of the most brilliant individual performances in its conception and execution that have been seen this season.

Mr. Crawford is, of course, an Englishman, for an American could not possibly play the part. He is a Cambridge man and was a full-fledged lawyer before he went on the stage, beginning his career in blood-and-thunder melodramas. His first London engagement was with Mrs. Langtry in "As You Like It." Soon after, he made his first hit in "Your Wife," a farce by Justin Huntley McCarthy. He was a member of Ben Greet's Old Comedy Company, and Benson's Shakespearian Comedy. He was the original *Charley* in "Charley's Aunt," and became known as a finished light comedian, an admirable romantic actor, as well as a fine reader of Shakespeare. He was in "The Sporting Duchess" cast at the Drury Lane; then followed a long engagement at the St. James's Theatre in "The Ambassadors," "The Prisoner of Zenda," "Rupert of Hentzau," and other plays with George Alexander. He was with N. C. Goodwin in the London production of "When We Were Twenty-One," and then he returned to melodrama. It was through Maxine Elliott that Mr. Crawford was engaged by Clyde Fitch to play the boy in "The Frisky Mrs. Johnson" with Amelia Bingham. He was in "Major André," and he played in "Candida" admirably, but New York never realized what a really excellent actor he is until his opportunity came as the *Duke of Sundun.*

"The Coronet of a Duchess" is tiresome for the most part and the whole atmosphere of the play is unpleasant. Mrs. Bloodgood isn't especially happy in her rôle, which shows that occasionally Mr. Fitch is guilty of a misfit. For one thing she is called upon to be emotional, and she is about as sympathetic as a piece of ice in January.

If one were blind but could hear, or deaf but could see, he must laugh at "The College Widow." Inasmuch as most theatre-goers are simultaneously possessed of both faculties, those who have been introduced to George Ade's latest comedy shriek and howl in the most amazing manner. It is pure, irresistible fun that joyously satirizes life in a small interior college town. It shows the Ade of the "Fables in Slang," with the breeziness, freshness, spontaneity and skill in character-drawing that made him famous. The *College Widow* herself isn't within miles of the real person—Mr. Ade is careful to offend no one—but every other individual is a type. There are "*Silent*" *Murphy*, recruited from the foundry and entered in the art department—four hours a week—so that he can play centre-rush on the team; "*Bub*" *Hicks*, the freshman, whose evolution is marvelous; "*Stub*" *Tallmage*, a busy undergraduate, admirably played by Morgan Coman; *Bessie Tanner*, an athletic girl, who doesn't know whether she is a blonde or brunette in evening clothes; *Flora Wiggins*, a prominent waitress, "so tired of the jokes of you college comedians that I haven't a laugh left in my system"—Gertrude Quinlan is a joy in that part—and a score of others. Mr. Ade and George Marion, the stage manager, have succeeded in getting the real college spirit on to the stage, largely owing to the fact that the boys who play the students have knowledge of the life. Frederick Truesdell, who is the hero, *Billy Bolton*, a star half-back, is a Yale '95 man, and a real foot-ball player. The illusion of an exciting foot-ball game is marvelous.

Margaret Anglin, who is starring in "The Eternal Feminine," a comedy in a classical setting, has had a brilliant stage career with a deal of hard work. She was born in the Canadian House of Parliament in Ottawa, her father being Speaker at the time, and she was educated in the Convent of the Sacred Heart in Montreal. She went on the stage eight years ago in the face of family opposition, beginning in stock work. She had been James O'Neil's leading lady, playing *Virginia* and *Ophelia*, as well as *Mercedes*, in "Monte Cristo," before she joined E. H. Sothern's company. She starred as *Rosalind* and then appeared in "The Mysterious Mr. Bugle," but New York knew nothing of her until Richard Mansfield selected her for *Roxane* in "Cyrano de Bergerac," and this firmly established her. Subsequently she was in "The Only Way" with Henry Miller, and then she became the leading woman of the Empire Theatre Stock company, adding to her fame in "Mrs. Dane's Defence," "Sowing the Wind," "The Wilderness," and other plays. Last season she was a co-star with Henry Miller.

Hearts and Crosses

By O. HENRY

Illustrations by C. H. White

BALDY WOODS reached for the bottle, and got it. Whenever Baldy went for anything he usually—but this is not Baldy's story. He poured out a third drink that was larger by a finger than the first and second. Baldy was in consultation; and the consultee is worthy of his hire.

"I'd be king if I was you," said Baldy, so positively that his holster creaked and his spurs rattled.

Webb Yeager pushed back his flat-brimmed Stetson, and made further disorder in his straw-colored hair. The tonsorial recourse being without avail, he followed the liquid example of the more resourceful Baldy.

"If a man marries a queen, it oughtn't to make him a two-spot," declared Webb, epitomizing his grievances.

"Sure not," said Baldy, sympathetic, still thirsty, and genuinely solicitous concerning the relative value of the cards. "By rights you're a king. If I was you, I'd call for a new deal. The cards have been stacked on you. I'll tell you what you are, Webb Yeager."

"What?" asked Webb, with a hopeful look in his pale-blue eyes.

"You're a prince-consort."

"Go easy," said Webb. "I never blackguarded you none."

"It's a title," explained Baldy, "up among the picture-cards; but it don't take no tricks. I'll tell you, Webb. It's a brand they've got for certain animals in Europe. Say that you or me or one of them Dutch dukes marries in a royal family. Well, by and by our wife gets to be queen. Are we king? Not in a million years. At the coronation ceremonies we march between little casino and the Ninth Grand Custodian of the Royal Hall Bedchamber. The only use we are is to appear in photographs, and accept the responsibility for the heir-apparent. That ain't any square deal. Yes, sir, Webb, you're a prince-consort; and if I was you, I'd start a interregnum or a habeas corpus or somethin'; and I'd be king if I had to turn from the bottom of the deck."

Baldy emptied his glass to the ratification of his Warwick pose.

"Baldy," said Webb solemnly, "me and you punched cows in the same outfit for years. We been runnin' on the same range, and ridin' the same trails since we was boys. I wouldn't talk about my family affairs to nobody but you. You was line-rider on the Nopalito Ranch when I married Santa McAllister. I was foreman then; but what am I now? I don't amount to a knot in a stake-rope."

"When old McAllister was the cattle king of West Texas," continued Baldy with Satanic sweetness, "you was some tallow. You had as much to say on the ranch as he did."

"I did," admitted Webb, "up to the time he found out I was tryin' to get my rope over Santa's head. Then he kept me out on the range as far from the ranch-house as he could. When the old man died they commenced to call Santa the 'cattle queen.' I'm boss of the cattle—that's all. She 'tends to all the business; she handles all the money; I can't sell even a beef-steer to a party of campers, myself. Santa's the 'queen'; and I'm Mr. Nobody."

"I'd be king if I was you," repeated Baldy Woods, the royalist. "When a man marries a queen he ought to grade up with her—on the hoof—dressed—dried—corned—any old way from the chaparral to the packing-house. Lots of folks thinks it's funny, Webb, that you don't have the say-so on the Nopalito. I ain't reflectin' none on Miz Yeager—she's the finest little lady between the Rio Grande and next Christmas—but a man ought to be boss of his own camp."

The smooth, brown face of Yeager lengthened to a mask of wounded melancholy. With that expression, and his rumpled yellow hair and guileless blue eyes, he might have been likened to a school-boy whose leadership had been usurped by a youngster of superior strength. But his active and sinewy seventy-two inches, and his girded revolvers forbade the comparison.

"What was that you called me, Baldy?" he asked. "What kind of a concert was it?"

"A 'consort,'" corrected Baldy—"a 'prince-consort.' It's a kind of a short-card pseudonym. You come in sort of between Jack-high and a four-card flush."

Webb Yeager sighed, and gathered the strap of his Winchester scabbard from the floor.

"I'm ridin' back to the ranch to-day," he said half-heartedly. "I've got to start a bunch of beeves for San Antone in the morning."

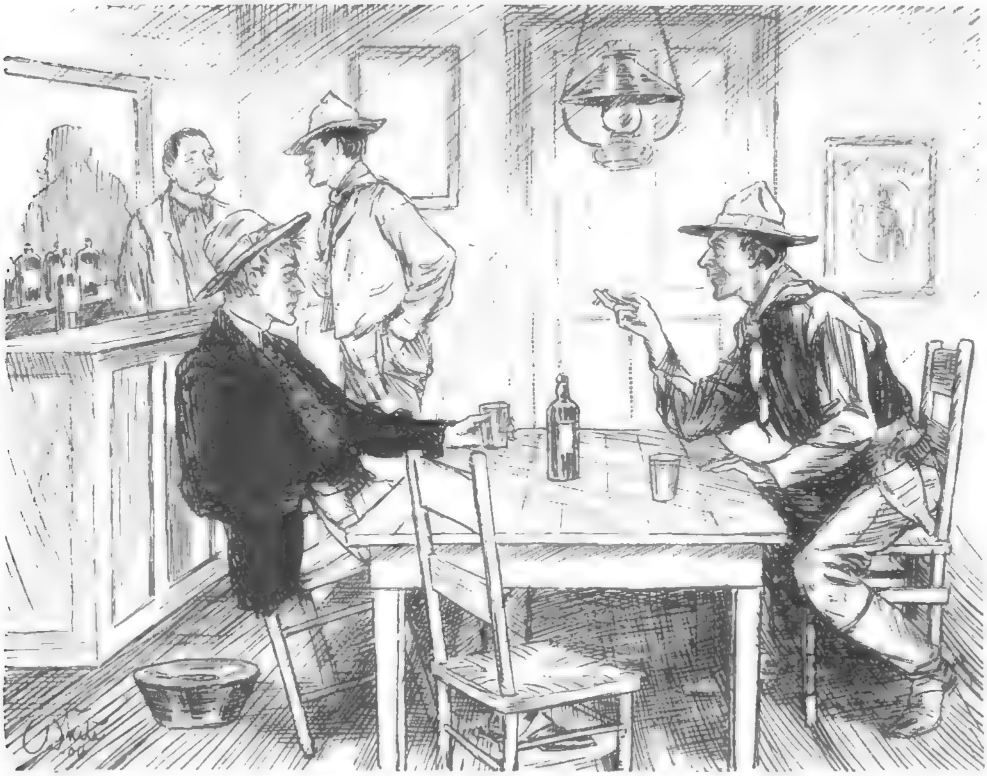
"I'm your company as far as Dry Lake," announced Baldy. "I've got a round-up camp on the San Marcos cuttin' out two-year-olds."

The two *compañeros* mounted their ponies and trotted away from the little railroad settlement on the S. P., where they had foregathered in the thirsty morning.

At Dry Lake, where their routes diverged, they reined up for a parting cigarette. For miles they had ridden in silence save for the soft drum of the ponies' hoofs on the matted mesquite grass, and the rattle of the chaparral against their wooden stirrups. But in Texas, discourse is seldom continuous. You may fill in a mile, a meal, and a murder between your paragraphs without detriment to your thesis. So, without apology, Webb offered an addendum to the conversation that had been begun ten miles away.

"You remember, yourself, Baldy, that there was a time when Santa wasn't quite so independent. You remember the days when old McAllister was keepin' us apart, and how she used to send me the sign that she wanted to see me? Old man Mac promised to make me look like a colander it I ever come in gunshot of the ranch. You remember the sign she used to send, Baldy—the heart with a cross inside of it?"

"Me?" cried Baldy, with intoxicated archness. "You old sugar-stealing coyote! Don't I remember! Why, you dad-blamed old long-horned turtle-dove, the boys in camp was all cognoscious about them hiroglyphs. The 'gizzard-and-crossbones' we used to call it. We used to see 'em on truck that was sent out from the ranch. They was marked in char-



"I'D BE KING IF I WAS YOU."

coal on the sacks of flour and in lead-pencil on the newspapers. I see one of 'em once chalked on the back of a new cook that old man McAllister sent out from the ranch—danged if I didn't."

"Santa's father," explained Webb gently, "got her to promise that she wouldn't write to me or send me any word. That heart-and-cross sign was her scheme. Whenever she wanted to see me particular, she managed to put that mark on somethin' at the ranch that she knew I'd see. And I never laid eyes on it but what I burnt the wind for the ranch the same night. I used to see her in that coma mott back of the little horse-corral."

"We knowed it," chanted Baldy; "but we never let on. We was all for you. We knowed why you always kept that fast paint in camp. And when we see that gizzard-and-crossbones figured out on the truck from the ranch we knowed old Pinto was goin' to eat up miles that night instead of grass. You remember Scurry—that educated horse-wrangler we had—the college fellow that tangle-foot drove to the range? Whenever Scurry saw that come-meet-your-honey brand on anything from the ranch he'd wave his hand like that, and say: 'Our friend Lee Andrews will again swim the Hell's point tonight.'"

"The last time Santa sent me the sign," said Webb, "was once when she was sick. I noticed it as soon as I hit camp, and I galloped Pinto forty mile that night. She wasn't at the coma mott. I went to the house; and old McAllister met me at the door. 'Did you come here to get killed?' says he; 'I'll disoblige you for once. I just started a Mexican to bring you. Santa wants you. Go in that room and see her. And then come out here and see me.'

"Santa was lyin' in bed pretty sick. But she gives out a kind of a smile, and her hand and mine lock horns, and I sets down by the bed—mud and spurs and chaps and all. 'I've heard you ridin' across the grass for hours, Webb,' she says. 'I was sure you'd come. You saw the sign?' she whispers. 'The minute I hit camp,' says I. ''Twas marked on the bag of potatoes and onions.' 'They're always together,' says she, soft like—'always together in life.' 'They go well together,' I says, 'in a stew.' 'I mean hearts and crosses,' says Santa. 'Our sign—to love and to suffer—that's what they mean.'

"And there was old Doc Musgrove amusin' himself with whiskey and a palm-leaf fan. And by and by Santa goes to sleep; and Doc feels her forehead; and he says to me: 'You're not such a bad febrifuge. But you'd better slide out now; for the diagnosis don't call for you in regular doses. The little lady'll be all right when she wakes up.'

"I seen old McAllister outside. 'She's asleep,' says I. 'And now you can start in with your colander-work. Take your time; for I left my gun on my saddle-horn.'

"Old Mac laughs, and he says to me: 'Pumpin' lead into the best ranch-boss in West Texas don't seem to me good business policy. I don't know where I could get as good a one. It's the son-in-law idea, Webb, that makes me admire for to use you as a target. You ain't my idea for a member of the family. But I can use you on the Nopalito if you'll keep outside of a radius with the ranch-house in the middle of it. You go upstairs and lay down on a cot, and when you get some sleep we'll talk it over.'"

Baldy Woods pulled down his hat, and uncurled his leg from his saddle-horn. Webb shortened his rein, and his pony danced, anxious to be off. The two men shook hands with Western ceremony.

"Adios, Baldy," said Webb, "I'm glad I seen you and had this talk."

With a pounding rush that sounded like the rise of a covey of quail, the riders sped away toward different points of the compass. A hundred yards on his route Baldy reined in on the top of a bare knoll, and emitted a yell. He swayed on his horse; had he been on foot, the earth would have risen and conquered him; but in the saddle he was master of equilibrium, and laughed at whiskey, and despised the centre of gravity.

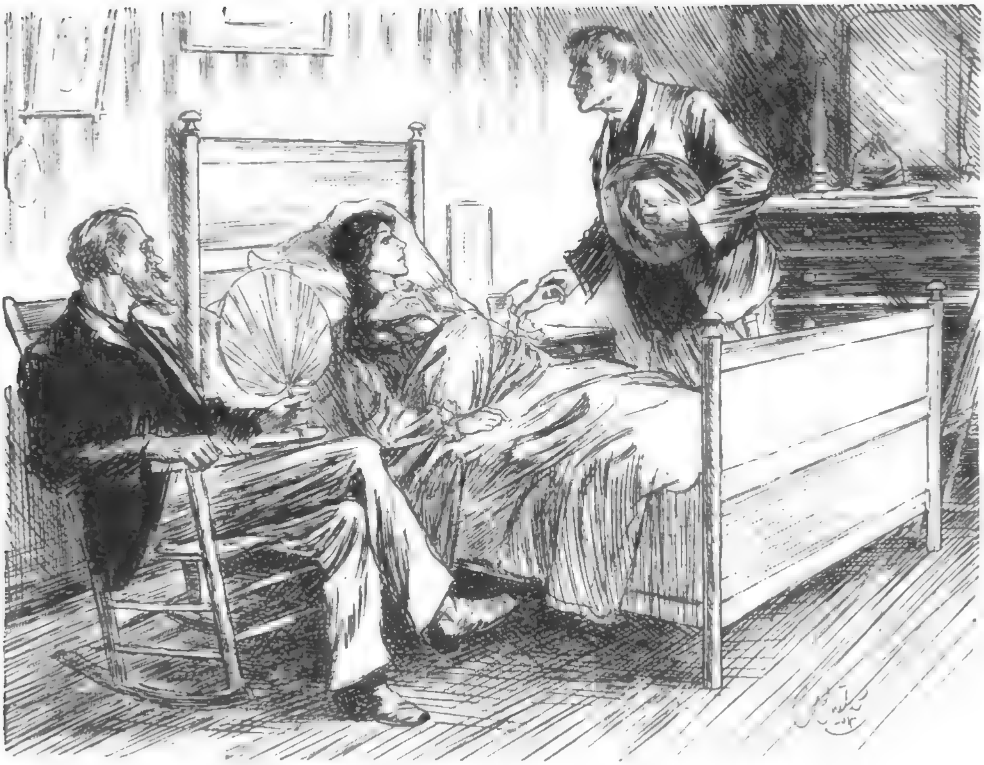
Webb turned in his saddle at the signal.

"If I was you," came Baldy's strident and perverting tones, "I'd be king!"

. . . .

At eight o'clock on the following morning Bud Turner rolled from his saddle in front of the Nopalito ranch-house, and stumbled with whizzing rowels toward the gallery. Bud was in charge of the bunch of beef-cattle that was to strike the trail that morning for San Antonio. Mrs. Yeager was on the gallery watering a cluster of hyacinths growing in a red earthenware jar.

"King" McAllister had bequeathed to his daughter many of his strong characteristics—his resolution, his gay courage, his contumacious self-reliance, his pride in the *pur sang*



"SANTA WAS LYIN' IN BED PRETTY SICK."

of a reigning monarch of hoofs and horns. *Allegro* and *fortissimo* had been McAllister's tempo and tone. In Santa they survived, transposed to the feminine key. Substantially, she preserved the image of the mother who had been summoned to wander in other and less finite green pastures long before the waxing herds of kine had conferred royalty upon the house. She had her mother's slim, strong figure and grave, soft prettiness that relieved in her the severity of the imperious McAllister eye and the McAllister air of royal independence.

Webb stood on one end of the gallery giving orders to two or three sub-bosses of various camps and outfits who had ridden in for instructions.

"'Morning," said Bud briefly. "Where do you want them beeves to go in town—to Barber's, as usual?"

Now, to answer that had been the prerogative of the queen. All the reins of business—buying, selling, and banking—had been held by her capable fingers. The handling of the cattle had been intrusted fully to her husband. In the days of "King" McAllister, Santa had been his secretary and helper; and she had continued her work with wisdom and profit. But before she could reply, the prince-consort spake up with calm decision:

"You drive that bunch to Zimmerman and Nesbit's pens. I spoke to Zimmerman about it some time ago."

Bud turned on his high boot-heels.

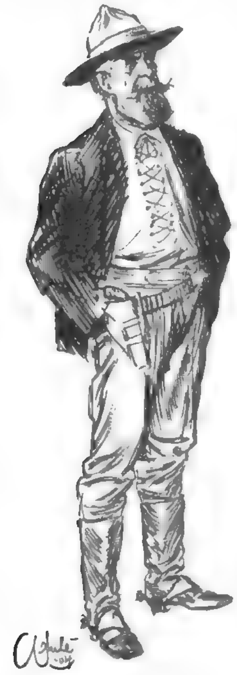
"Wait!" called Santa, quickly. She looked at her husband with surprise in her steady gray eyes.

"Why, what do you mean, Webb?" she asked, with a small wrinkle gathering between her brows. "I never deal with Zimmerman and Nesbit. Barber has handled every head of stock from this ranch in that market for five years. I'm not going to take the business out of his hands." She faced Bud Turner. "Deliver those cattle to Barber," she concluded positively.

Bud gazed impartially at the water-jar hanging on the gallery, stood on his other leg, and chewed a mesquite-leaf.

"I want this bunch of beeves to go to Zimmerman and Nesbit," said Webb, with a frosty light in his blue eyes.

"Nonsense!" said Santa impatiently. "You'd better start on, Bud, so as to noon at the Little Elm water-hole. Tell Barber we'll have another lot of culls ready in about a month."



McALLISTER.

Bud allowed a hesitating eye to steal upward and meet Webb's. Webb saw apology in his look, and fancied he saw commiseration.

"You deliver them cattle," he said, grimly, "to——"

"Barber," finished Santa sharply. "Let that settle it. Is there anything else you are waiting for, Bud?"

"No, m'm," said Bud. But before going he lingered while a cow's tail could have switched thrice; for man is man's ally; and even the Philistines must have blushed when they took Samson in the way they did.

"You hear your boss!" cried Webb sardonically. He took off his hat, and bowed until it touched the floor before his wife.

"Webb," said Santa rebukingly, "you're acting mighty foolish to-day."

"Court fool, your Majesty," said Webb, in his slow tones, which had changed their quality. "What else can you expect? Let me tell you. I was a man before I married a cattle-queen. What am I now? The laughing-stock of the camps. I'll be a man again."

Santa looked at him closely.

"Don't be unreasonable, Webb," she said calmly. "You haven't been slighted in any way. Do I ever interfere in your management of the cattle? I know the business side of the ranch much better than you do. I learned it from Dad. Be sensible."

"Kingdoms and queendoms," said Webb, "don't suit me unless I am in the pictures, too. I punch the cattle and you wear the crown. All right. I'd rather be High Lord Chancellor of a cow-camp than the eight-spot in a queen-high flush. It's your ranch and Barber gets the beeves."

Webb's horse was tied at the rack. He walked into the house and brought out his roll of blankets that he never took with him except on long rides, and his "slicker," and his longest stake-rope of plaited rawhide. These he began to tie deliberately upon his saddle. Santa, a little pale, followed him.

Webb swung up into the saddle. His serious, smooth face was without expression except for a stubborn light that smouldered in his eyes.

"There's a herd of cows and calves," said he, "near the Hondo Water-hole on the Frio that ought to be moved away from timber. Lobos have killed three of the calves. I forgot to leave orders. You'd better tell Simms to attend to it."

Santa laid a hand on the horse's bridle, and looked her husband in the eye.

"Are you going to leave me, Webb?" she asked quietly.

"I am going to be a man again," he answered.

"I wish you success in a praiseworthy attempt," she said, with a sudden coldness. She turned, and walked directly into the house.

Webb Yeager rode to the southeast as straight as the topography of West Texas permitted. And when he reached the horizon he might have ridden on into blue space as far as knowledge of him on the Nopalito went. And the days, with Sundays at their head, formed into hebdomadal squads; and the weeks, captained by the full moon, closed ranks into menstrual companies carrying "Tempus fugit" on their banners; and the months marched on toward the vast campground of the years; but Webb Yeager came no more to the dominions of his queen.

One day a being named Bartholomew, a sheepman—and therefore of little account—from the lower Rio Grande country, rode in sight of the Nopalito ranch-house, and felt hunger assail him. *Ex consuetudine* he was soon seated at the mid-day dining-table of that hospitable kingdom. Talk like water gushed from him: he might have been smitten with Aaron's rod—that is your gentle shepherd when an audience is vouchsafed him whose ears are not overgrown with wool.

"Missis Yeager," he babbled, "I see a man the other day on the Rancho Seco down in Hidalgo County by your name—Webb Yeager was his. He'd just been engaged as manager. He was a tall, light-haired man, not saying much. Maybe he was some kin of yours, do you think?"

"A husband," said Santa cordially. "The Seco has done well. Mr. Yeager is one of the best stockmen in the West."

The dropping out of a prince-consort rarely disorganizes a monarchy. Queen Santa had appointed as *mayordomo* of the ranch a trusty subject, yclept Ramsay, who had been one of her father's faithful vassals. And there was scarcely a ripple on the Nopalito ranch save when the gulf-breeze created undulations in the grass of its wide acres.

For several years the Nopalito had been making experiments with an English breed of cattle that looked down with aristocratic contempt upon the Texas long-horns. The experiments were found satisfactory; and a pasture had been set apart for the blue-bloods. The fame of them had gone forth into the chaparral and pear as far as men ride in saddles. Other ranches woke up, rubbed their eyes, and looked with new dissatisfaction upon the long-horns.

As a consequence, one day a sunburned, capable, silk-kerchiefed, nonchalant youth, garnished with revolvers, and attended by three Mexican *vaqueros*, alighted at the Nopalito ranch and presented the following business-like epistle to the queen thereof:

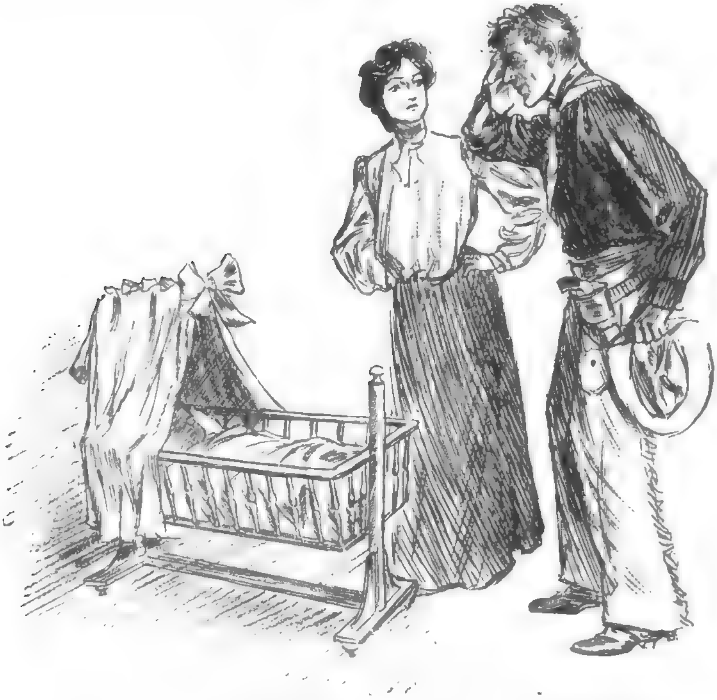
Mrs. Yeager—The Nopalito Ranch:
DEAR MADAM:
I am instructed by the owners of the Rancho Seco to purchase 100 head of two and three-year-old young cows of the Sussex breed owned by you If you can fill the order please deliver the cattle to the bearer; and a check will be forwarded to you at once. Respectfully,
WEBSTER YEAGER,
Manager the Rancho Seco.

Business is business, even—very scantily did it escape being written "especially"—in a kingdom.

That night the 100 head of cattle were driven up from the pasture and penned in a corral near the ranch-house for delivery in the morning.

When night closed down and the house was still, did Santa Yeager throw herself down, clasping that formal note to her bosom, weeping, and calling out a name that pride (either in one or the other) had kept from her lips in many a day? Or did she file the letter, in her business way, retaining her royal balance and strength?

Wonder, if you will; but royalty is sacred;



"DOWN ON YOUR KNEES AND LOOK AT HIS HIGHNESS."

and there is a veil. But this much you shall learn:

At midnight Santa slipped softly out of the ranch-house, clothed in something dark and plain. She paused for a moment under the live-oak trees. The prairies were somewhat dim, and the moonlight was pale orange, diluted with particles of an impalpable, flying mist. But the mock-bird whistled on every bough of vantage; leagues of flowerets scented the air; and a kindergarten of little shadowy rabbits leaped and played in an open space near by. Santa turned her face to the southeast and threw three kisses thitherward; for there was none to see.

Then she sped silently to the blacksmith-shop, fifty yards away; and what she did there can only be surmised. But the forge glowed red; and there was a faint hammering such as Cupid might make when he sharpens his arrow-points.

Later she came forth with a queer-shaped, handled thing in one hand, and a portable furnace, such as are seen in branding-camps, in the other. To the corral where the Sussex cattle were penned she sped with these things swiftly in the moonlight.

She opened the gate and slipped inside the corral. The Sussex cattle were mostly a dark red. But among this bunch was one that was milky white—notable among the others.

And now Santa shook from a shoulder something that we had not seen before—a rope-lasso. She freed the loop of it, coiling the length in her left hand, and plunged into the thick of the cattle.

The white cow was her object. She swung the lasso, which caught one horn and slipped off. The next throw encircled the forefeet and the animal fell heavily. Santa made for it like a panther; but it scrambled up and dashed against her, knocking her over like a blade of grass.

Again she made the cast, while the aroused cattle milled around the four sides of the corral in a plunging mass. This throw was fair; the white cow came to earth again; and before it could rise Santa had made the lasso fast around a post of the corral with a swift and simple knot, and had leaped upon the cow again with the rawhide hobbles.

In one minute the feet of the animal were tied (no record-breaking deed) and Santa leaned against the corral for the same space of time, panting and lax.

And then she ran swiftly to her furnace at the gate and brought the branding-iron, queerly-shaped and white-hot.

The bellow of the outraged white cow, as the iron was applied, should have stirred the slumbering auricular nerves and consciences of the near-by subjects of the Nopalito, but it did not. And it was amid the deepest nocturnal silence that Santa ran like a lapwing back to the ranch-house and there fell upon a cot and sobbed—sobbed as though queens had hearts as simple ranchmen's wives have, and as though she would gladly make kings of prince-consorts, should they ride back again from over the hills and far away.

On the morning the capable, revolvered youth and his *vaqueros* set forth, driving the bunch of Essex cattle across the prairies to the Rancho Seco. Ninety miles it was; a six days' journey, grazing and watering the animals on the way.

The beasts arrived at Rancho Seco one evening at dusk; and were received and counted by the foreman of the ranch.

The next morning at eight o'clock a horseman loped up out of the brush to the Nopalito ranch-house. He dismounted stiffly, and strode, with whizzing spurs, to the house. His horse gave a great sigh and swayed, foam-streaked, with down-drooping head and closed eyes.

But waste not your pity upon Belshazzar, the flea-bitten sorrel. To-day, in Nopalito horse-pasture he survives, pampered, beloved, unridden, cherished record-holder of long-distance rides.

The horseman stumbled into the house. Two arms fell around his neck, and someone cried out in the voice of woman and queen alike: "Webb—oh, Webb!"

"I was a skunk," said Webb Yeager.

"Hush," said Santa. "Did you see it?"

"I saw it," said Webb.

What they meant God knows; and you shall know, if you rightly read the primer of events.

"Be the cattle-queen," said Webb; "and overlook it, if you can. I was a mangy, sheep-stealing coyote."

"Hush!" said Santa again, laying her fingers upon his mouth. "There's no queen here. Do you know who I am? I am Santa Yeager, First Lady of the Bedchamber. Come here."

She dragged him from the gallery into the room to the right. There stood a cradle with an infant in it—a red, ribald, unintelligible, babbling, beautiful infant, sputtering at life in an unseemly manner.

"There's no queen on this ranch," said Santa again. "Look at the king. He's got your eyes, Webb. Down on your knees and look at his Highness."

But jingling rowels sounded on the gallery, and Bud Turner stumbled there again with the same query that he had brought, lacking a few days, a year ago.

"Morning. Them beeves is just turned out on the trail. Shall I drive 'em to Barber's, or——"

He saw Webb and stopped, open-mouthed.

"Ba-ba-ba-ba-ba-ba !" shrieked the king in his cradle, beating the air with his fists.

"You hear your boss, Bud," said Webb Yeager, with a broad grin—just as he had said a year ago.

And that is all, except that when old man Quinn, owner of the Rancho Seco, went out to look over the herd of Sussex cattle that he had bought from the Nopalito ranch, he asked his new manager:

"What's the Nopalito ranch brand, Wilson?"

"X Bar Y," said Wilson.

"I thought so," said Quinn. "But look at that white heifer there; she's got another brand—a heart with a cross inside of it. What brand is that?"

STRAIGHT TALK

By EVERYBODY'S READERS

If at any time there are any statements in EVERYBODY'S MAGAZINE which you believe to be incorrect, or any views expressed to which you take exception, or any subject discussed upon which you can throw additional light, write to us. We shall not be able to publish all the letters. Do not write at too great length. We may use excerpts from your letter and sign your name unless otherwise instructed. For every letter which we are able to publish we will present the writer, as evidence of our appreciation and in no sense as compensation, with a year's subscription to EVERYBODY'S MAGAZINE, to be sent to the writer of the letter, or anyone selected by the writer.—THE EDITOR.

Said a hard-headed business man: "I have found a great deal of pleasure in building up my business. I have always tried to be on the square. In the main, I believe I have succeeded, but as I look back over the twenty-five odd years of my business life I find myself taking less satisfaction in the clever things I have done and more satisfaction in the kindly ones. I feel that I can best round out my years by devoting more time and more money to my fellows. I only wish I had begun to do so sooner."

Mr. Eugene Wood, in the May and June numbers, showed how consumption carries off 160,000 people every year in this country, causing an annual loss of a billion and a third of dollars and untold misery. We believe that the waste and woe are needless. We believe that the public-spirited physicians and lawyers, backed by the hard-headed business men, can in ten years practically stamp out consumption as smallpox was stamped out. Are there not others that would like to do what Dr. Ennis is proposing to do in the following correspondence? Or the equivalent?

NARCOOSSEE, OSCEOLA CO., FLA.

Gentlemen: I have several farms and a fairly nice home here in the midst of a dense forest of pines. The village is half a mile distant. We have daily mail, a good store, and quite a nice Episcopal church. Society is hospitable and cultured. One of my places is surrounded on three sides by beautiful lakes of clear, good water. Climate is ideal and we have no malarious diseases. No cases have ever originated here. *I will give tenting privileges free to a dozen consumptives* if they will come, also the use of a good library and about all the magazines, and New York, Chicago, and local papers.

My home place in the village has forty acres, nearly all lawn or forest, has private water-works, and in fact all modern improvements. I will give tenting privileges on my lawn, among the pines, to any cultured, moral man or woman, and use of bath if desired. I am quite familiar with Mexico and all territory west and southwest of Kansas City to the Pacific, and believe no section equal to this for throat or pulmonary complaints. I don't wish one dime of any invalid's money, but do want to save any I can from death.

I can give you highest references in New York, Chicago, Philadelphia, or Florida. You may know some case I can help.

Truly yours,
JOHN E. ENNIS.

August 2, 1904.
DR. JOHN E. ENNIS, Narcoossee, Fla.

My dear Sir: We have had a great deal of correspondence about consumption. One physician in the Pecos Valley, N. M., suggests that the entire valley be given up to a great national hospital for the treatment of tuberculosis. We have had many other suggestions as to organizing societies, sanitaria, etc. Your suggestion that we organize a national society has also been made before.

The part of your letter which appeals to us most is your generous offer to provide space for actual sufferers. We are disposed to make use of this, and in line with your suggestion write now for references. Of course, as you say, we could not afford to suggest that people accept your hospitality without knowing more definitely about it.

We have been so busy with a growing magazine that we have not had time to give to assisting in the organization of a national movement, but such an organization is bound to come and is bound to do untold good. Cordially yours,
THE RIDGWAY-THAYER COMPANY.

August 11, 1904.
HON. C. A. CARSON, *State Senator*,
Kisimee, Fla.

Dear Sir: Mr. John Ennis, of Narcoossee, Fla., has been in correspondence with us, offering to take care of people affected with tuberculosis.

It is a magnificent offer which he makes and we should like to give it publicity in our magazine for the benefit of some of our suffering readers. Naturally, we wish to know just who Mr. Ennis is before any of our readers avail themselves of his offer. He has given your name as a reference. Will you be good enough to write a few words as to his personal and financial responsibilities.

Cordially yours,
THE RIDGWAY-THAYER COMPANY.

I have found him personally and financially reliable and prompt in all his dealings. He has not large means, but seems careful and maintains a good local credit. C. A. CARSON.

August 13, 1904.

Gentlemen: Mr. Ennis was my next-door neighbor in Chicago for nearly six years. I deem him most worthy of confidence, and would not hesitate to say that he may be trusted to fulfil all promises.

Very truly yours,
HOWARD AGNEW JOHNSTON, D.D.

September 13, 1904.
MR. JOHN E. ENNIS, Narcoossee, Fla.

My dear Sir: We have heard from four of the seven references to whom we wrote and are ready to go ahead with the matter whenever you are ready. Our plan was to mention the matter in our department of Straight Talk and also in our department, With Everybody's Publishers, explaining your facilities and what you propose to do—saying that only so many could be taken care of this year, and giving the people who wish to go down instructions as to how to make their applications for the privilege. We might have them write to us for a blank on which we would have the requirements filled out. We would suggest that each one should be recommended by a physician in good standing and should give local references and a somewhat extended history of the case. Our idea would be to have people from different sections of the country and in different stages of the disease. If you have thought the matter over fully, will you kindly write us as to your ideas about how it should be presented and just what you are prepared to offer. Before going ahead, we will write you again, so that our understanding may be complete.

We hope this experiment may be so successful that other big-hearted men may be pleased to take up the work with you and us. Cordially yours,
THE RIDGWAY-THAYER COMPANY.

NARCOOSSEE, FLA., September 16, 1904.

Gentlemen: I have been a little despondent for several weeks. Labor is scarce here, so much so that work is left undone. Not hearing from you, I feared you had lost interest in the experiment. However, the sun shines sweetly this morning and I am more optimistic than ever. Accidentally, I found a gang of five good men and they have done wonders in preparing the grounds, laying water-pipes, etc.

By Monday or Tuesday next I shall have all in condition for any who wish the open-air cure. Your encouraging letter has removed every tendency to depression.

1st—Every applicant should bring testimonials as to character so as to secure social recognition from my family, the citizens of the village, and the associated guests. Under no circumstances would profanity or vulgarisms be permitted.

2d—A diagnosis of case, with all the important features of the case, from a reputable physician would prove of good service. This I regard as important.

3d—Tent should be purchased in New York and shipped, *via* Clyde Line, ten or fifteen days in advance of departure. This will enable me to have it up and in order for use.

4th—The tents generally used for one person are 7x9, 4-feet wall, 12-ounce duck, with fly. I think, however, for extensive use in our climate, 9x12 would be better. One or two windows and one ventilator should be with each tent. Prices on tents may be had from John Boyle & Company, 10 Reade Street, New York, or George B. Carpenter & Company, 200 South Water Street, Chicago, Ill., and should cost about $15. A small table, lamp, and cot may be had here; also lumber for floors.

5th—I own a rather fine cottage near the camp and as it is furnished can give room to any delicate person who would object to tent life. A trained nurse will arrive here October 3d from Chicago, and her services may be had if desired. This cottage is surrounded with wide porches, one of which will be allotted the tenters for use in rainy weather.

6th—Should any tenter object to cooking, I will see that he has dainty, nutritious meals served in his tent. For those who wish to cook, we will secure and deliver all their supplies.

7th—The treatment in general will consist simply in administering every moment, day and night, our pure ozone air, made extra pleasing by passing through a pine forest, which absorbs the moisture and from which it obtains a slight balsamic odor, quite grateful to anyone with weak lungs; nutritive food, partaken of at least six times per diem; moderate exercise; freedom from care; all amusements not fatiguing, and as much optimistic society as the country affords. Of course, we shall have excursions to our many lakes, the Shaker Colony, turpentine farms, etc.

It would do me great injury and cause me years of sorrow to have any misunderstanding as to my proposition, and as the fact is clearly known that invalids are often highly nervous and exacting, we cannot be too careful in having a complete statement made as to what we are expected to do. First of all, we wish them to know we are not millionaires or even wealthy people, doing this as a means for obtaining shady gains; that we live simple lives, only extravagant in books and literary matter; that we own no gorgeous home, only a few cottages adorned with trees and plants; that from extensive travel and close observation, after a residence here of eight years, we believe that the climate has features that adapt it better than any other section visited to people suffering from pulmonary diseases; that our time and experience as well as the social features of our family will be given gladly to any guest having proper credentials.

It is perhaps best to enumerate once more what we can offer as entirely free of expense:

1st—Grounds cleared of unsightly objects in a pine forest one half mile from railroad depot, Post Office, and store. Water placed in camp.

2d—To convey all necessary items daily from village to camp.

3d—A liberal supply of fruit.

4th—Use of library, magazines, and papers.

5th—For convenience of tenters in rainy weather, a sheltered porch, and pleasant writing-room.

6th—Close watch and advice as to diet, exercise, etc.

If I have omitted anything given in former letter you may put it in. I firmly believe with your aid we may be able to save some lives this next season. We shall have room for no more than twelve people this year. If the experiment is successful, we will arrange another year for fully one hundred, and in due time organize a plant, a credit to EVERYBODY'S, my State, and even the nation. I have the land, the inclination, and I believe the capacity. What's to hinder?

Cordially yours,
JOHN E. ENNIS.

◆

In taking your precautions against tuberculosis, it is just as well for you to proceed upon the theory that consumption is contagious. If it is not contagious, you have your labor for your pains, but if it is contagious, and you fail to take the proper precautions, you may lose your life.

◆

ARCOT, TENN., August 11, 1904.

Gentlemen: I appreciate your motives in excluding quack nostrums from your advertising columns, but from hard experience in the same line I fear you will be unable to accomplish more than receiving the rewards of a good conscience. So long as the medical fraternity teaches that disease is to be met, controlled, and cured by drugs, just that long will the laity grasp at every absurd cure that they hear of; and these ghouls would reach them with their false claims even if the entire press of the nation were to refuse their advertisements.

I enjoyed the article on consumption, and if a copy were placed in the hands of every family it would probably do good. I have advocated the open-air treatment of this disease for thirty years, having myself recovered from it by that method, but I do not believe in its contagious nature. However, the precautions advocated do no harm unless carried to certain extremes.

I shall add your publication to my magazine-list next year and in the meantime remain,

Yours truly,
J. T. MCCOLGAN, M.D.

August 15, 1904.

DR. J. T. MCCOLGAN,
Arcot, Tenn.

Dear Sir: We appreciate your cordial letter regarding our magazine and the attitude we have taken on quack medicines.

You say you do not believe consumption to be contagious. Will you kindly give us your idea as to how the disease is spread and your methods of preventing it?

Cordially yours,
THE RIDGWAY-THAYER COMPANY.

ARCOT, TENN., August 25, 1904.

Gentlemen: Yours of the 15th instant at hand and contents noted. To fully answer your question would require more time than you have to devote to the matter and more than I at the present busy season have to give it, so I can only throw out a few suggestions as food for thought.

The theory of contagion is based upon the propagation of the tubercular bacillus, and is more of a theological conception than a biological one. It is a mistake that the evolvement of life-cells ceased upon this planet untold years ago. It is still in progress, but these lower forms are almost as yet beyond our means of observation. Tubercles have often been found with no bacilli in them. Bacilli are a product of the decomposition of the tubercle rather than its cause. Tubercles are a product of imperfect combustion of waste albuminoid substances, and this imperfect combustion is the basis of that want of assimilation which precedes the deposition of tubercles in every case of consumption. No one advocates the doctrine that consumption is directly contagious, for there are too many exposures without contracting the disease for this to be tenable, but of late years it is claimed that the sputum becomes desiccated and dried and the bacillus floats on "airy wings" in search of a victim. This, to say the least, is far-fetched. When the protoplasm of a cell once becomes dried that is the end of its life principle.

"How is consumption spread?" Simply by unsanitary environment, over-crowded rooms, close buildings, sedentary habits, and bad food, with too little water. You might add to this the worry of our latter-day, too-strenuous lives. I live and have always lived near what is known as the Cumberland Plateau. This table-land was settled long before the valleys, but as it is unfit for corn and wheat culture, hunting and grazing were the only occupations of the inhabitants for seventy-five years or more. They lived in open cabins, with loose clapboard roofs and spent most of their time out-of-doors hunting or herding. In 1868 the State geologist spent nearly a year surveying the mineral resources of this region, and he reported that consumption was completely unknown to this people. Shortly after this mines were opened in various parts, saw-mills began to cut the pine forests, emigrants began to flock here and build civilized houses, and consumption made its appearance, and is just as prevalent now as in other parts of the State.

"My method of preventing it?" More air—sleep in open air, take regular exercise out-of-doors. Drink freely of pure water and give the doctor and patent-medicine vendor a wide berth. Civilized people drink too little water to dilute the digestive fluids properly and keep the blood-serum fluid enough so that the red corpuscles can carry a sufficient amount of oxygen through the minute capillaries to oxidize the waste parts of the body-cells. Then this faulty, retrograde metamorphosis causes faulty nutrition, and this is the basis of not only consumption, but all human ailments. Air, water, and food are the great life essentials. The first is most important, the second next and the third last. So-called civilization attempts to reverse this order and pays the penalty in shortened lives, sickness, and suffering.

Yours truly,
J. T. McColgan, M.D.

September 12, 1904.

Mr. Eugene Wood.

Dear Mr. Wood: We should like to have a short answer to this to put in our Straight Talk Department.

Cordially yours,
The Ridgway-Thayer Company.

Gentlemen: Dr. McColgan's letter, which you forward me with the request that I write a brief reply to it, shows that he is one of the numerous class who get the right answer to the sum, but cipher by an entirely wrong method. Plenty of fresh air, pure water, good food, and proper exercise will prevent and cure consumption—and pretty nearly any other disease. So far, so good.

But the rest of his letter seems to indicate that he might profitably subscribe to one of the many excellent medical journals, if he does not feel inclined to go to the expense of a book on Tuberculosis, published within the last quarter of a century. He might learn from them that instead of no one's advocating the theory that consumption is directly communicable, no one of consequence now advocates any other theory. If, however, Dr. McColgan can adduce, say, 1,000 observations and experiments, conducted so carefully as to preclude all possibility of error, and allowing of no other conclusion than that consumption is NOT communicable from one human being to another, then, although the observations and experiments conducted just as carefully far outnumber his thousand, he will receive due consideration for his hypothesis that it is the cart which shoves the horse. As it is now, there are far too many facts against his speculation.

He says that the tubercle bacilli "are a product of the decomposition of the tubercle, rather than its cause." He might as well say that the lactic bacteria are a product of sour milk rather than its cause. "When the protoplasm of a cell becomes dried, that is the end of its life principle." So a dried bacterium is a dead bacterium, eh? Very interesting—if true. Professor H. W. Conn is considered a good authority on the subject. On page 256 of "Bacteria, Yeast and Molds" (Ginn & Company, Boston, 1903) he says: "Bacteria spores may withstand a dry heat of 280 degrees for some hours, but they cannot withstand a moist heat of steam that is much above boiling." Tubercular bacilli are not sporulating, I believe, but that they may be dried, powdered, and scattered in the air, and yet retain their virility has been too often demonstrated to be called into question. The nasal contents of persons attending crowded places of assemblage will be found to contain tubercle bacilli. How else did they get there if the sputum containing them has not been dried, powdered, and set afloat in the air? Plant them in a suitable broth or jelly and they will grow and multiply. Inject them into the circulatory system of a guinea-pig and they will set up tuberculosis.

Dr. McColgan may try this experiment: Take some fresh milk. Put it into a clean bottle. It will sour in a few hours. What makes it sour? The air? Take some of the same milk at the same time. Sterilize it by boiling to kill the bacilli already in it. Plug the mouth of the bottle with a loose pledget of cotton-wool. The milk will keep sweet indefinitely, though the air percolates through the cotton, for where there are no bacteria there can be no putrefaction or decay. Take out the pledget and let the dusty air get in, the air on which are borne the germs which he says cannot survive drying, and the milk will soon sour. The cotton-wool strains out the lactic bacteria.

Dr. McColgan, for the advantage of his patients, if not for his own, should endeavor to get into this present century. Eugene Wood.

❧

CONFUSION IN TERMS

The following statements are quoted from a letter, signed Jno. L. Tomlinson, which appeared in the Straight Talk department of Everybody's Magazine for September.

Referring to consumption, he said: "But there is danger of laying too great stress upon its contagious character," and "It is possible for one, by pursuing a wrong course of living, to contract consumption without coming in contact with the tuberculous."

On March 24, 1882, before the Physiological Society of Berlin, Koch conclusively demonstrated that there is but one cause of tuberculosis, viz., the bacillus which bears his name. He took these bacilli from tuberculous lesions, isolated them, cultivated (grew) them artificially, away from any animal body, on sterilized media (soils free from all other living germs), and then produced the disease (tuberculosis) in previously healthy animals by inoculating them with the cultures thus artificially grown. He thus established what has since been known as Koch's law, with which all bacteriologists must conform who claim that any special bacterium is the cause of any specific disease.

That consumption is a dangerous, communicable disease may be inferred, (1) from the large number of young, previously healthy physicians (just graduated) who become tuberculous while serving interneships in hospitals at which tuberculous cases are treated. (2) From the frequency with which consumption runs through a family, carrying off one member after another, and (3) from the fact that conservative life insurance companies decline to accept as a risk anyone, however healthy, in whose household a death from consumption has occurred during the twelve months just passed.

That the resistance of our blood, and fixed tissue cells, to unfriendly bacteria protects us, none can question; that certain conditions of life increase, and other conditions diminish, cellular resistance is likewise true. Nevertheless, however slight the resistance, however unhygienic the life, no one can become tuberculous except through contact with tubercle bacilli. R. L.

Watseka, Ill.

BE WARNED BY YOUR NOSE

The highly favorable results of the open-air treatment of consumption have demonstrated beyond doubt that for the disease pure air is a curative agent of first importance. This has proven true in localities where the air is considered bad. As over seventy-five per cent. of patients are cured, in the first stage, by this means, and the supplementary treatment—the assimilation of large quantities of food, for example—made possible by the corrected mode of life, it shows that at least this proportion have developed the disease from lack of out-door air. Astounding fact, when we consider the number who annually perish with the means of prevention within their reach!

Notice the air in most assembly halls. The odor is usually very perceptible upon entering, but in a few minutes the sense of smell becomes dulled and then the danger-signal is gone. One need not go into public places to find persons breathing devitalized air. It can probably be smelled in your next neighbor's or even in your own house.

No one could be induced except by direst necessity to take food or water with the same relative degree of contamination as that which is present in the air of living-rooms when, upon entering from out-doors, an odor can be detected. Yet it is the exception, especially in winter, not to find this evidence of filthiness in varying proportions.

The constant taking back into the system of the waste matters thrown out in the breath is inevitably followed by a lowered vitality. The entire body, probably the lining of the air-passages first, suffers for want of pure air until it offers the required conditions for the growth of the germ of tuberculosis, which is now the only thing needful for the development of that disease.

Southern Pines, N. C. Louis F. High.

RIGHT HABITS AND HEALTH

It seems to the writer that Dr. R. V. Pierce is quite right in what he says in the August number concerning tuberculosis (consumption). This disease, like all diseases, is due, indirectly, of course, to *lack of resistance*, lack of vigor or strength; and anything, whether in the way of habits of living, of conduct or of thinking, that depresses the system and lessens the strength (that is, the resisting power) renders the system susceptible, and predisposed to disease of every form.

Germs are everywhere; few are bad (disease-producing), most are indifferent, and many are good—that is, necessary for the carrying on of life's processes. We drink them in water, breathe them in the air, and cannot escape them. But we can render the disease-germs harmless, or ward them off, by keeping the general health and strength up to par. This may be done by right "habits," but this is a large word and may cover a multitude of things. We must obey the laws of health, that is, the laws of nature—known to the religious man as the laws of God. Man's perfection of either body or mind consists in his exact and loving obedience to all these laws. And right habits are nothing more than the regular and systematic observance of these laws. If we are seeking perfection of health, beauty of form, of features, of soul—this is the only way, the "royal road."

What wonder is it that harmful germs prey on the system already reduced by wrong-doing or bad habits? It is their proper work—to remove from the face of the earth such as disregard these salutary laws of God. So nature punishes the disobedient, just as, on the other hand, it rewards the obedient. I say "punishes," but that is not the right word. We reap what we sow, and simply suffer the ill (or good) results of causes that we ourselves put in operation. So man often plays the part of Providence.

Selwyn A. Russell, M.D.

Poughkeepsie, N. Y.

* * *

An overwhelming majority of the authorities on tuberculosis (consumption) believe that it is a contagious disease. There appears to be no doubt that municipal governments and legislatures are within their rights in passing measures for the protection of those who may be in danger of contracting the disease and for the care of those who have already contracted it. The Health Board of New York City has done much in this direction. Rhode Island has established a sanitarium to be conducted at the expense of the State. Other States and cities are working along similar lines. The people as a whole are waking up to the awful ravages of the Great White Plague. What a splendid thing it would be if a great national organization could be built up of a million members scattered all over the country, each member contributing a dollar a year to the general cause! Think of what a power a million dollars would be in the fight against consumption. The organization could employ the best medical, bacteriological, sanitary, and chemical experts in the world. It could engage eminent counsel who would draft laws for municipal governments and legislatures and who would prosecute the fake consumption cures which prey upon the people. The members in various sections of the country could organize local societies to work with boards of health to make sure that the stricken in their midst were taking the proper precautions to care for themselves and safeguard the community. What do you think?

The Prodigal Son

By HALL CAINE

Author of "The Manxman," "The Christian," "The Eternal City," etc.

PART V

SYNOPSIS OF CHAPTERS PREVIOUSLY PUBLISHED

Magnus, son of the Governor-General of Iceland, becomes engaged to Thora, elder daughter of the Factor of that island. Shortly after, Oscar, the younger brother of Magnus and a musician, returns from a six-years' sojourn in England. He and Thora, who has only consented to marry Magnus for family reasons, are at once attracted to one another. Magnus discovers their attachment and determines to sacrifice himself. Accordingly, after obtaining a promise from Oscar always to consider Thora's happiness as his first object in life, he jilts the girl at the public betrothal. Oscar offers himself in his brother's place and is accepted.

Thora has a younger sister, Helga, who has been brought up in Denmark. She is sent for to assist in the wedding preparations. Brilliantly musical, she is a more sympathetic companion for Oscar than Thora. A passionate love between the two develops; but fear of Magnus and conscientious scruples induce Oscar to carry out his contract with Thora. Helga, however, on Thora's request, accompanies the married couple on a six-months' tour through Europe, and by degrees usurps the young wife's place with her husband.

The day before the birth of Thora's daughter a quarrel takes place between the sisters, as the result of which Thora becomes delirious and threatens to kill herself and child. Helga persuades Oscar that his wife is dangerously insane, and the child is taken to the Factor's and put in Helga's charge, despite the remonstrances of Magnus and the pleadings of Thora.

Three days later, when the whole family happens to be absent, Thora escapes, makes her way to the Factor's house, steals back her child, and returns home, to die. Overcome with remorse, Oscar lays all the musical compositions, which he believed were to make him famous, in his wife's grave.

Immediately after the funeral day a note which Oscar had forged while in Europe, to obtain money for Helga, falls due. Magnus and the Factor both insist that the young man shall suffer the results of his crime, but his father meets the note, though to do so he has to mortgage his entire property.

Oscar leaves Iceland, and lives for some time in great poverty in London. Later he is joined there by Helga, who becomes a successful opera singer. During a visit to Monte Carlo, in order to obtain money for the extravagant Helga, Oscar gives an order that the grave of his wife shall be opened, and the musical compositions, buried there, sold. Later, with the connivance of the manager of the Casino, he cheats at the tables; his fraud is discovered, and in order to hush the matter up, his suicide is announced and accepted as a fact alike in Europe and Iceland.

Overwhelmed by the position to which his weakness has brought him, Oscar determines to lead a new life under the name of Christian Christiansson. Ten years later he has made this name famous throughout the world as that of the greatest of modern opera writers. During this time he has entirely concealed his identity, but at the end of it he determines to revisit Iceland and reveal himself to his family.

Arriving in Iceland, he learns from the Factor, who fails to recognize him, that his father is dead, and that Magnus, Anna, his mother, and his own young daughter, Elin, are living in great poverty on a farm at Thingvellir, which is to be sold immediately for overdue interest. To pay this off and reestablish in life those he has ruined, seems to him a heaven-ordained opportunity for atonement. The present instalment opens with Christian Christiansson's departure, despite the inclement weather, to attend the Sheriff's sale at Thingvellir.

CHAPTER VII

AS Christian Christiansson rode towards Thingvellir his heart was high; the sea might break on the black beach with a monotonous moan, but his whole being sang a song of joy. A wild activity of thoughts, imagination, feelings, and impulses possessed him, and for the first time since he returned to Iceland he was entirely happy.

God had permitted him to come home in time to save his people from being houseless and homeless. He had sinned and he had suffered, but the sacred duty of atonement was not to be denied him! The Inn-farm which had been mortgaged to save him from the grip of the law was to be given back unburdened to his brother! Two hundred thousand crowns were in his breast-pocket and they were to buy the old place at the auction to-morrow morning!

As he cantered up the road that led out of the town his soul careered like a leaf in autumn under a bottom wind of hope and joy. He saw himself arriving at the farm in the dusk of the evening and meeting his

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mother and Magnus and his daughter Elin. He heard himself saying: "Mother, don't *you* know me? I am Oscar, and I have come back to make amends." And next day, when the auction would be over, the Sheriff gone, and everybody crying for happiness, he saw himself taking Elin between his knees—Elin with the eyes of Thora, yet with his own face looking at him as in a glass—and saying: "You are to come with me now, my dearest, and if you have gone short of anything as a child, I will make it up to you as a woman!"

The pony-boy who accompanied him caught the contagion of his high spirits, and as they cantered along he sang snatches of the Elf song:

Dance by night and dance by day,
Life and time will pass away;
Love alone will last alway.

He was a tall lad of eighteen who must have resembled his mother, for he had the pink and white face of a girl. They had passed the hot springs and the Ellida River and risen to the heights of the first hill on their journey before the sunshine of the boy's spirits began to be overcast. Then as they rested their ponies and tightened the girths, he said in a frightened whisper:

"Do you hear it, sir?"

"Hear what?" said Christian Christiansson.

"The Peak," said the boy, pointing to a rock of rugged outline that stood on the topmost line of the mountain to their right, with a dark cloud, that was like a great monster of the air poised above it.

"What about it, my boy?"

"The storm and the peak are friends, sir, for they always talk together before the wind comes down. When people hear them talking they tremble, because they know the storm is coming."

"Let us get on then," said Christian Christiansson.

They were on the edge of the Moss Fell Heath when the snow began to fall. It fell at first in big flakes like dead butterflies, for there was yet no wind on the ground although the clouds were still scurrying across the sky and the noise overhead was deafening.

Christian Christiansson remembered what he had often heard, that of all the miseries of life the worst was to be caught in a snowstorm on this desolate moor, and for one moment he asked himself if he ought not to go back to Middale and wait there until the storm had passed. But at the next instant he told himself that the devilish powers which had dogged his steps since he landed in Iceland were trying to keep him back from the good work he meant to do, so he must go on in any case.

"You're not afraid, my lad?"

"Not to say afraid," faltered the boy.

"Let us gallop then."

The sense of desolation was appalling and a voice seemed to say: "Go back while there is time to do so." But again Christian Christiansson thought of his mother, of Magnus, of Elin, and of the auction to-morrow morning, and he urged his horse through the deepening snow.

They had not gone much farther when the wind came down and hurled itself in their faces. The snow-flakes were pelted and slung at them like splinters of flint. It seemed as if every flake would cut through their skin. Then the cold became intense. Ice gathered over their eyes and mouths, and at every other minute they had to stop to break it away.

Finally the darkness descended upon them, the deadly, implacable darkness of the wind and snow. A wild torrent of whirling snowflakes swept over the moor and concealed them from each other. It became so dark that they could only see a few fathoms on either side and they had to cry out at intervals in order to keep together.

They were now in the mighty grip of the storm and could no longer think of going back. The wind hissed and howled and wept; the snow pelted and cut. There was no shelter of rock or tree or bush on any side; there was nothing about or above them but the wide wilderness and the thickening darkness.

Christian Christiansson was sorry for the boy, but thus far his own spirits had risen with every fresh phase of the tempest. He had a sense of fighting a fierce duel with the elements. At the other end of his journey were his mother and Magnus and Elin, and if he could reach them before morning he would be able to succor and save them. It was a race, for the lives of his nearest and dearest, against the wildest wantonness of elemental powers. Nature herself, with more than her usual heartlessness toward man, was at devilish war with his effort to save his people. But he would conquer her! Let it snow or blow or hail or thunder he would reach home in time for the auction!

The horses were the first to fail. The

horse that Christian Christiansson rode was a strong mare of mature age, but the boy's horse was a young one, newly broken, and it seemed to be suffocating in the snow and the wind. After a time it turned its head from the storm and refused to go forward, and then the boy had to alight and walk in front of it and tug it along by the bridle. In a little while it stopped altogether and slid down on its side and could with difficulty be raised to its feet again.

"He's only four and this is his first journey," said the boy, in a whimpering tone, as he laid the lash on the pony.

Then the boy himself began to give in. He wore bag gloves (with two thumbs but no fingers) and in tugging at the bridle he lost one of them. As a consequence his bare hand got frost-bitten, and was soon quite powerless. In walking before the horse his clothes had frozen stiff, and he was hardly able to put one foot before another. His voice became weaker and his speech more broken, and when his companion called back to him he could scarcely send forward his reply. At last in a faint voice he cried:

"Come and fetch me, sir—I have no strength left."

A little later he became delirious, talked of his mother, and tried to strip off his clothes as if he were going to bed.

Christian Christiansson experienced deep anguish of mind at the thought of the sufferings he had inflicted upon the lad, but he lifted him to the saddle with his back to the horse's head, and comforted him as well as he could in his awful situation.

"Courage, my boy, courage! The House of Rest cannot be far off. We'll shelter there. The storm will pass."

A vision of the little house of basaltic rocks, which he had entered with Helga, had been floating through his mind like a dream of the Calenture. How long it took him to get there and with what desperate exertions, he never knew, but walking in front of the young horse and leading the mare beside him, he reached the little house at last.

After doing what he could for the boy, Christian Christiansson threw himself upon the wooden platform prepared for travellers and listened to the storm outside. The wind was howling and hissing around the corners of the house, and he had the sense of the snow becoming deeper and deeper about it. If the storm continued the little place might be buried before long, and then it would be difficult or impossible to cut a way out.

His heart fell low. He began to feel appalled by the awfulness of his position. The devilish elements were beating him. He was only half-way on his journey, and if he could not make the rest of it before morning his mother and Magnus and little Elin would be homeless. Yet the storm showed no sign of abating; the horses were spent, the boy was done, and it seemed impossible to go on.

Suddenly a new thought came to him, and he raised himself and cried:

"My boy, my boy, do you know the road from Borg to Thingvellir?"

"Yes, sir," said the boy's drowsy voice in the darkness.

"What sort of road is it?"

"Awful, sir."

"Worse than this?"

"Ten times worse—over the Hengel Mountain and past the boiling pits, sir."

"Thank God!" said Christian Christiansson, and he lay down again with content, telling himself that the same storm that was keeping him back must keep back the Sheriff, and therefore there could be no auction tomorrow morning.

The storm still hissed and howled and wept in the wild wilderness outside, but the tempest had now lost its terrors. The boy and the young horse had fallen asleep and were breathing heavily, the mare was munching the last of the hay, and Christian Christiansson, with his heart at ease and a sense of safety, had settled himself for the night and was dropping off into unconsciousness, when there came a dull thud on the roof of the little house.

He started up and listened, and again he heard the thud-thud over his head. The mare also heard the strange sounds, and ceasing to eat, she came across to him, as if in fear, and laid her head upon his legs. It was not at first that he realized that the sounds were human footsteps and that somebody was walking on the roof, but as soon as he did so he cried out to know who was there, and a voice that was like a voice out of a grave, answered: "Let me in."

He removed the saddles with which he had barricaded the door and opened it. There was then another doorway of the snow that had fallen since he entered, but in a little while he had cut it away with the spade that hung on the wall for that purpose. At the next moment a man crossed the threshold—a man and a horse.

CHAPTER VIII

"Oh, God! What a night," said the stranger. He seemed to be scared and awe-stricken by the uproar he had come out of.

When Christian Christiansson had closed and barricaded the door afresh, the darkness seemed denser than ever.

"Have you any matches?" he asked.

"No—yes—that is to say, I'm afraid they're damp," said the stranger. He struck one and it spluttered out.

"Take care then. A boy is lying asleep on the floor. Bring your horse this way."

"Thanks! How lucky I heard you! I had lost the road and was wondering what hollow ground I was walking on when you shouted from below. It nearly frightened my life out."

It was a young voice; the stranger was clearly a young man, probably a young farmer. They talked together in the darkness, neither being able to see the other's face.

"Who are you, my lad?" asked Christian Christiansson.

"I am Eric Arnasson. I come from Thingvellir. Who are you, sir?"

"I am a traveller and I'm on my way there?"

"Going to the sale, I suppose?"

"Yes."

"Then I've just come from the house you are going to."

"Are you a farm-servant at the Inn-farm?"

"Used to be, but the servants are all gone now. I was the last to leave, sir."

"Where are Gudrun and Jon Vidalin?"

"Farming Korastead these ten years, sir."

"And Asher?"

"He has gone, too. We thinned down fast when the master got into trouble. I was with him from the time I was a little chap, but he paid me off this afternoon."

"Where's old Maria?"

"Dead long ago."

"Is there nobody left then?"

"Nobody but the master and his old mother and his young daughter."

"Daughter?"

"Well, everybody calls her so, but she's only his niece. It's not the master's fault if misfortune has overtaken him," went on the boy. "He has the strength of Samson and has done the work of six men, but he's broken now. He has lost his religion, and when a man loses that, he loses everything. People are beginning to be afraid of him. He looks like a man with no luck, and he is always beating his arms about him, and driving away the good spirits that walk by a man's side."

"And what do people say is the cause of the change in him?"

"The bank and bad times and a bad brother. His brother is dead, and the old mistress has made a saint of him, but she doesn't mention his name before Magnus, or he gets up and goes out of the house."

"Does he hate him so much then?"

"There was a time when, I believe in my heart, he would have killed him."

Christian Christiansson shuddered. The hope with which he had begun on his journey of a joyful reunion at the end of it, was gone now. The intensity of Magnus's feeling made it impossible that he should reveal himself to his people; not till the sale should be over, and the Sheriff gone, and he had smoothed the way and made sure of his welcome, at all events.

"Is there nobody else in the house to-night?"

"Not a soul that I know of. And *they* will not be there another night, I suppose."

"But the sale cannot take place to-morrow, my lad. The Sheriff will never be able to get there to-day. He has to come from Borg and the road over the mountain is even wilder than this."

"The Sheriff is there now, sir."

"Now?"

"I left him in the kitchen when I came away, making a list of the house property, and he was to sleep at the parsonage."

Christian Christiansson's hair seemed to rise from his head. There was no escape from the terrible journey. He must go on in spite of the storm. His limbs felt like lead, and when he tried to move them he could only do so with a tremendous effort. But he shook off his torpor and began to saddle his mare.

"What do you think is the time, my lad?"

"I don't know, and my watch has stopped. And then I have no light either. It must be seven o'clock at least. But you're not thinking of going on to-night, sir?"

"I must."

"You'll never get to Thingvellir, sir. It was bad enough for me with my back to the storm, but it will be ten times worse for you with your face to it. You'll be lost. Your friends will see no more of you."

"Good-night! Take the boy back to Reykjavik in the morning."

Out on the snow-field again Christian Christiansson was conscious of nothing but a headlong impulse to get on. The saddle was damp, and he had a sensation of riding in cold water; the snow was deeper than before, and sometimes his horse stumbled up to its saddle-girths; the darkness was now the darkness of night and it was with difficulty that he could follow the line of the beacons; the wind hurled itself against his body; the snow slung itself against his face, but still he strained along. When at last he caught his first sight of the lighted windows of the Inn-farm, his heart seemed to stand still and his breath to be arrested. His mother, his brother and his little daughter were there, and he had been ten years preparing to join them, but now that he was so near, he could hardly bring himself to go on.

Would his mother recognize him—she who had read his features first and known him from the cradle up? He was afraid she would, and then in the tumult of his tossing heart, he was afraid she would not. Nobody in Iceland had known him hitherto, and now he was aware that he was less like himself than ever, for he felt that his lips were swelled and his eyes bloodshot with the heavy labor of that awful day.

He had crunched through the broken ice of the river below the bridge and reached the silent snow of the pathway to the farm, when the door opened and two men came out of the house. "The Sheriff and the Pastor," he thought. He drew rein and they did not hear him, but when they had taken the path to the parsonage, the dogs inside began to bark and howl.

The palpitation of his heart was almost choking him, and it would have taken little to make him turn about and fly. How long he stood there—whether five minutes or ten—he never rightly knew. A hundred thoughts, more wild than the whirling snow, were tossing before his brain. But thinking at length that Almighty God, who had brought him through the perils of that fearful day—defeating the designs of the devil and of the elements, and driving him before His mighty will as before a greater hurricane—could not have led him there at last to any end except a good one, he urged his horse to the foot of the steps and raised his whip to the window.

CHAPTER IX

Magnus Stephenson had indeed lost his religion. For fifteen years he had believed with all the strength of his soul that everybody in this life was treated according to his deserts; that if you did right you were rewarded sooner or later, and if you did wrong you were punished. But experience of the world had, little by little and year by year, inflicted upon his profound faith in the rule of conscience the most inexplicable contradictions. The man who lived a good life was not being rewarded, and the man who lived an evil one was not being punished. What, then, was there left to believe? That there was no God in the universe at all, or that if there were a God, He did nothing!

Magnus Stephenson had tried to do what was right. He had taken up the burdens which others had laid down, and struggled on with a strong heart. For fifteen years he had labored like a slave, and though his arrears of debt had been constantly accumulating he had never allowed himself to believe that the end was coming on. The mortgage was monstrous, the interest was exorbitant, and the bank would not come to see that more than he got out of the land and stock it was impossible for man to make!

But the deed of execution had been served on him at length, the advertisements of the sale had been published, and the two preliminary auctions had been held. Then, as if in a moment, the man's religion had disappeared and his soul had sent up that sublime if blasphemous cry, which since the beginning of the world has borne to heaven the lamentation and the protest of humanity against the misery of man: "I have obeyed your laws; I have lived a good life; I have assisted the poor and helped the oppressed; I have shared my bread with the orphan and protected the widow—what have *You* done for me?"

In the grim silence which follows that ghastly question it is more than a man's religion that disappears, and Magnus Stephenson's belief in right and wrong, his faith in justice, in conscience and in virtue had gone down together, leaving nothing but the fierce convulsions of his animal nature.

From the moment the Sheriff arrived to make the inventory, he had done nothing but sit in the hall and drink. He sat there all day long, with his coarse snow-stockings over his boots, his sullen face to the stove, his hands deep in his trousers-pockets, his broad forehead heavily wrinkled under the rough stubble of his iron-gray hair, his massive jaw resting on his breast, and his mighty loins making the chair creak as he moved.

At intervals during the day his mother tried to comfort him.

"Don't be too down-hearted, Magnus," said Anna. "The stars shine when it is dark, you know."

"Isn't it dark enough yet?" said Magnus, and he laughed bitterly and drank again.

At intervals Elin came to him also. She was a tall girl now, nearly sixteen years of age, with a whisper of womanhood in her face and form, but coming in her short blue skirt and buckled shoes, she would slide into a seat on Magnus's knee and, slipping one arm about his neck, put the other hand on his hot forehead.

"But there, there! That will do. Go to your grandmother. I'm tired," he would say.

Early in the day he had been tormented by thoughts of the travellers, who might come from a distance to stay overnight in order to be present at the auction, and in his mind's eye he saw the Inn-farm full of them, with their indifferent talk and heartless laughter, and himself in his impotent rage itching with a desire to fling them into the road. But when the storm broke his fears on that head were appeased, and while the wind and snow wailed and wept about the house he sat for long hours alone in a gloomy and tragic peace.

Except the Sheriff, the only person who visited the house that day was the Pastor; and he came as late as ten at night to take the Sheriff back to lodge with him. By that time all that was left of the broken household had gathered in the hall, where Magnus still sat before the stove, while the Sheriff, with Anna and Elin, stood by the dresser, making an end of the inventory.

"Ugh! What a night!" said the Pastor, stamping the snow off his stockings. "You're not likely to be brought out of bed by travellers on a night like this—that's some consolation, isn't it?"

He was a garrulous old man, with a shallow heart and a shallow head, who chewed the end of his humdrum livelihood with content on his stipend of fifty pounds a year.

"So this is to be your last night in the old home, Anna! What a pity! Well," tapping his snuff-box, "naked came I out of my mother's womb, and naked shall I return thither! Blessed be the name of the Lord!"

Magnus moved his chair impatiently and made contemptuous noises in his throat.

"I've known the old house through all its days of joy and sorrow for five and forty years, Anna. Ever since your poor father that's dead—I buried him myself, God rest his soul!"

"God rest his soul!" said Anna.

"Ever since the day he gave you away as a bride. And a nervous, blushing, tender-hearted little bride you were, too!"

Again Magnus shuffled in his chair and made noises in his throat.

"I remember it so well because it was the same year that your father's big barn was burnt down, and his cousin Jorgen was found dead in the Chasm. What a sensation that made! What inquiries! What examining of witnesses! Your predecessor had something on his hands in those days, Sheriff."

The Sheriff muttered some commonplace, and Magnus kicked at the smouldering wood in the stove.

"Suspicion actually fell upon your father, you remember, and because he had been drinking and was such an ungovernable man when he was drunk——"

"Oh, for the Lord's sake let's have done with this," cried Magnus.

"Magnus Stephensen," protested the Pastor, "if we *are* in trouble let us behave like God's rational creatures——"

"Rational hell!" growled Magnus, whereupon the Sheriff, to avoid further friction, closed his book with a bang, saying he was finished and ready to go.

Magnus sat quiet while the Sheriff—a sharp-featured man with the eyes of a ferret—put on his snow-shoes and cloak, and then with a tremor in his voice and a sombre fire in his eyes he turned and said:

"Is it all over, sir?"

"Yes, it was a long job, but I've finished at last," said the Sheriff.

"I mean," said Magnus, "is it certain that the auction must take place?"

"Quite certain. There has never been any doubt of it that I know of."

"Look here, sir," said Magnus, heaving up to his feet. "A Sheriff can do a good deal if he cares to use his influence. Give me another chance, and you shall have everything I owe. I've had five bad years in succession—no wonder I fell into arrears. Last spring I lost forty lambs in a single night, and next morning two heifers and a calf. The floods came in the autumn, too, and half my hay was swept into the lake. But weather like that can't last forever. We are sure to have a run of good years next. Give me four years more, sir—and you shall see what I can do."

"The thing is past praying for," said the Sheriff.

"Don't say that, sir. Listen! My people have farmed this place for a hundred and fifty years, and a man doesn't like to be the one to lose it. My own flesh and blood are in the land, too—the strength of my muscles and the sweat of my loins. Give me three years more, sir—just three."

"Impossible!" said the Sheriff.

"Sheriff, come this way," said Magnus, drawing the man aside by the arm and speaking in a low voice, so that the women might not hear. "I don't care a straw about myself—I'll get along somehow, and if I don't it doesn't matter—but there's the child. She ought to inherit the farm, and she's an orphan, but she'll get nothing. Give me a chance for the child's sake, Sheriff. Don't be hard on me. Sell up half my stock to pay part of the interest and let me have two years more—only two."

"You know quite well that the mortgage is on the loose property as well as the land," said the Sheriff. "How can I throw away the security? As for the girl she's young and strong, let her go into service."

Magnus bit his lip in an effort to control himself, and then he said: "You are quite right, sir; the girl and I can take care of ourselves, but there's the old mother. She was born in this house and she expected to die here. I shouldn't so much mind if she were gone, and to tell you the truth she's not well now, sir. Give me one year more, Sheriff—one single year."

"It's no use wasting words," said the Sheriff. "Matters have gone too far. The only thing I can do now is——"

"What, sir?"

"If you can pay me the whole of the interest before nine o'clock to-morrow morning, I can stop the sale on my own responsibility."

"Eight thousand crowns," said Magnus, raising his voice to a cry of derision. "You ask me to find you eight thousand crowns before nine o'clock to-morrow morning? You might as well ask me to find you the moon!"

"Then let us say no more on the subject. The bank has been very patient, very indulgent——"

"The bank!" cried Magnus, in the wild defiance of his despair. "Has the bank got a mother? Has the bank got a child? No! The bank is a great, grinding monster without bowels of compassion for anybody. God damn the bank and all its fools and flunkies!"

"Magnus Stephenson," said the Pastor, raising his little fat hand, "I will ask you to remember that a clergyman is in your company, and if you take God's name in vain——"

"Take God's name in vain. *You* do that often enough—you do it every Sunday."

"I'll not pretend to misunderstand you, Magnus Stephenson, for I know you are now deeply tainted with scepticism, and since you ceased to come to church——"

"Church! You pray to God in your churches and what does He do for you? What does He do for anyone? What has He done for me?

"If God is on the earth, let Him do something. Here's His chance. You call the poor His people, don't you? Well, I've fed and sheltered His people for fifteen years, and now I want feeding and sheltering myself. I want eight thousand crowns before nine o'clock to-morrow morning, and if God can do anything in the world, let Him find me the money and save my mother and my child from starvation. But He can't do it! He can do nothing!"

"Magnus Stephenson," said the little clergyman, raising his little fat hand again, "when you come to stand before the great white throne God will have something to forgive you."

"Pastor John, when I come to stand before the great white throne I shall have something to forgive God it seems to me."

"Blasphemy! Blasphemy!" cried the Pastor, and as he followed the Sheriff out of the house Magnus sent a ringing laugh of contempt after him into the darkness of the night.

The strangers being gone and the little family alone, Elin, who had been standing by the dresser, went over to Magnus and slid into her seat on his knee and said: "You must not think about me, Uncle Magnus.

Wherever you have to go I will go too, and what is good enough for you is good enough for Elin. And then who knows what may happen before the Sheriff comes back in the morning? This is New Year's Eve, you know. All good things come at New Year—miracles come at New Year, Uncle."

But the sweet buoyancy of her girlish spirits, which had been the sunshine of his life for so many years, was failing him at last, and putting her aside with petulant expressions he got up and went out at the back.

Then Anna, who had been sitting in silence by the table, took the Bible and three hymn-books from the corner cupboard and rang the bell for prayers.

"I wonder why I did that?" she said.' 'I forgot that Eric was gone. I hope he found shelter somewhere, poor boy—I should pity a dog that had to be out of doors on a night like this."

And then Elin in default of Magnus, read the lesson which Anna had marked for her. It was the Psalm beginning: "The Lord is my Shepherd, I shall not want." And when the short chapter was finished the two women stood up and sang a hymn—Elin in the silvery treble of youth and Anna in the husky tones of age, they two only in the lonely house among the solitary hills, with nothing about them but the darkness and the snow—nothing but that and the immeasurable wings of God.

> Happy the man whose tender care
> Relieves the poor distressed;
> When he's by troubles compassed round
> The Lord will give him rest.

Anna sat down when the hymn was ended, but Elin continued to stand by the table, and closing her eyes, with her sweet face uplifted, she said a little prayer for herself.

"Oh, Father," she said, "bless Uncle Magnus, so that he may fear no evil. Show me how to help him, so that I may not be a burden and a care. Dear Jesus, send the miracle that will save Uncle Magnus and grandma and me. It will be such a little thing to you, but such a great, great thing to us, and we shall all be so happy and dwell in the house of the Lord forever. For Christ's sake, Amen."

Then she opened her sweet eyes and said: "I'm *sure* He will, grandma," and kissing Anna, she said "Good-night" in a cheery voice and went off to bed.

Prayers being over, Magnus returned to the hall and began to rake out the stove for the night. The clouds hung heavier on him than ever, and thinking to banish them Anna talked of Elin.

"She grows more and more like her mother, and sometimes I think it can only be a dream that our dear Thora is dead. If you had heard her praying for the miracle, it would have filled your heart brimful. She has gone to bed quite certain that the miracle will come before morning."

"It would *have* to be a miracle to help us now, mother," said Magnus. "And miracles don't happen—except such of them as we make for ourselves."

"What do you mean, Magnus?" said Anna, lighting the candles.

"I mean—if I had to live my life over again, I shouldn't try to do what is right, mother."

"You wouldn't do what is wrong, would you?"

"There is no wrong and no right, mother; there is only what is best; if I had to begin over again, I should do what was best—best for myself and for the people about me."

"You don't know what you are saying, Magnus. There are moments when it might *seem* to be best to rob, even to kill——"

"And why not?" said Magnus—he was bolting the door. "If a man came to this house to-night with eight thousand crowns in his pocket, do you think I should hesitate to take them?"

"My son, you don't mean it."

"I do!"

"You are driven to despair, Magnus, and a despairing man's words belong to the wind. If I thought you meant it, I should die—I should die this very minute."

She was crying, and there was silence for a moment, and then Magnus said:

"Never mind, mother. It doesn't matter whether I meant it or not, the temptation isn't likely to come to me. Give me the candle and let us go to bed."

"You have borne a terrible burden, Magnus, and if I could only have helped you to bear it——"

"You have, mother. If it had not been for you and Elin, I should have gone to the devil ten years ago."

"Your father knew he had robbed you of your inheritance, and perhaps that helped to kill him in the end."

"It wasn't father's fault altogether. He tried to do what was right, too. But the poor wretch who comes after the prodigal gleans in a barren field, you know."

With their candles in hand they were turning to go—Anna to the badstofa above and Magnus to the guest-room off the hall—when the two dogs, who were left by the hearth, began to bark and growl.

"There's somebody coming," said Magnus.

A moment later there was a sharp knock at the window—as with the metal end of a riding-whip—and a tremulous, high-pitched voice without, making the customary Icelandic salutation: "God be with you!"

They looked at each other in blank surprise, while backward thoughts galloped through their minds, and then Magnus, forgetting to give the customary reply, walked back to the door and threw it open.

There was the dull sound of heavy feet on the outside steps, and at the next moment a man stood on the threshold. He seemed to be an old man, for his eyebrows, beard, and mustache, and as much as could be seen of his hair under the peaked hood of his ulster were white with snow. One moment he stood there as if breathless after his journey, looking from Magnus to the mother and from the mother to Magnus. Then he said, in the same tremulous voice as before:

'Can I have a bed here to-night, and shelter for my horse?"

It seemed to Anna that he spoke to her, but instead of answering immediately she looked across at Magnus with helpless eyes that were full of inexpressible fears. Magnus looked back at his mother and hesitated for an instant, while he held the door open with his hand. Then:

"Come in, sir," he said, and the stranger stepped into the house.

PART VI

CHAPTER I

"THE little mare is hot—she'll want a rub down and a rest before you give her a feed."

"I'll see to that, sir," said Magnus, and he went out and pulled the door after him.

Christian Christiansson had taken two paces into the hall, and he was standing there like a man who was dazed. His heart was thumping against his ribs and his pulse was beating violently, and he felt that he would fall if he took another step forward. So often had he pictured himself in that place that he could not at first believe in the reality. Coming out of the darkness, the light of the candles dazzled him, but he looked round the room, trying to remember. In one glance he took in everything—the old portraits on the wall, the old Bornholm clock in the corner, the stove and the arm-chair in front of it—and, fresh from the warm comfort of Government House the Inn-farm seemed bare and bleak. This sent a chill pang of remorse to his mind, and the pain of conscience increased when he looked at his mother.

Her hair was white that had once been dark, and her face which had been full of the loveliness of love and the beauty of happiness was scored deep with lines of suffering. His heart yearned over her, and notwithstanding his determination not to reveal his identity until morning, it was as much as he could do to restrain himself from saying, as well as he could for the emotion that was mastering him: "Mother, don't you know me? I am Oscar," and then throwing his arms about her dear neck as he had always meant to do.

Meantime Anna, who had recovered her self-control, and was lighting the lamp that swung from the ceiling, glanced across at the new-comer and thought: "He's nearly frozen stiff, and no wonder." With that thought she bustled about to rekindle the stove, and called on him to remove his snow-covered clothing.

She stood by him while he threw off his ulster and shook the snow from his hair and beard, emerging a younger and stronger man; but she only thought: "A stranger, I suppose. Why does he travel in this weather?" And then she remembered the auction on the morrow. That probably explained his presence.

When he had pulled off his riding-boots, she brought him a pair of Magnus's slippers and said:

"Sit up and warm yourself, sir. My son raked out the fire, but these sticks will burn presently. You are here on business connected with the auction I suppose?"

"Yes, connected with the auction."

"You'll be hungry after your long ride—what can I give you to eat?"

"Anything at all—anything you have ready."

"I'm afraid I have nothing ready—that is to say, nothing that is good enough for the like of you, sir."

As soon as he could find his voice after that, he said: "Don't you always keep smoked mutton in an Iceland house?"

"Well, yes, if that will do, sir."

"I should like it above all things."

There was a moment's silence and he thought his mother was looking at him again. "Then perhaps you are an Icelander," she said.

"Yes, I'm an Icelander," he answered.

Wild impulse to reveal himself to his mother was nearly sweeping down his fears, for he was choking with a sense of duplicity, and his conscience was fighting in contrary ways, but after a moment his prudence conquered and he said no more.

"Well, it's lucky you found us up, sir. We were on the point of going to bed."

"I suppose the other members of your family are gone already?"

"There's only one besides what you've seen—my granddaughter, and she had just gone off as you came in, sir."

He looked at her again as she was crossing in front of him, and saw that she was wearing the brooch which he gave her when he came back from Oxford. That sent all the blood to his head again, and he was saying, before he was aware of it:

"Do you know, landlady, I've slept in this house before?"

"It must have been a long time ago then—I don't remember you."

"It *is* a long time ago. That," pointing to the portrait of Anna on the wall, "that is a portrait of yourself, isn't it?"

"It used to be, but I was younger when it was like me, sir."

A sudden softening came into his voice as he replied: "It was exactly like you when I saw you last, landlady."

"Then you've not been here for ten years at least, sir."

"Quite ten years," he answered. "And that," pointing to the portrait of the Governor, "is a portrait of your husband."

"It must be more than ten years since you were here, sir, for my husband is more than twelve years in his grave."

"It *is* more than ten years. In fact, it is sixteen years—nearly sixteen."

She looked fixedly at him for a moment and something in her memory seemed to stir, for her bosom heaved perceptibly, but she only said, with a deep sigh: "We've seen trouble since you travelled in these parts before, sir."

"Ah, yes, I've heard of it—I heard of it in Reykjavik. You had a son——"

"That was my son who opened the door to you."

"But you had another son—a younger son."

"Yes, but—we never talk of him now, sir."

"Whose portrait is that in your brooch, landlady?"

"It's his—he is dead."

"Died in disgrace, didn't he?"

"Who knows that, sir? Man sees the deed, they say, but God the circumstance."

"They say hard things of him in Reykjavik, though. They say he robbed his father of every penny when he went away, and never sent anything home toward the maintenance of his child."

"It needs no skill to wound the defenceless," said Anna, bridling up. "The father robbed himself to save his son, if you want to know the truth, and as for never sending anything home for the child, the poor boy had nothing to send, for he was poor himself, sir."

"So you found that out, did you?"

"After he was dead we did—one of his father's English friends wrote to tell us so. And all the time he had been writing letters to me to say how busy he was and how well he was succeeding—just to keep up my heart and save me from fretting."

The mother's lingering fondness for her prodigal was rising in her eyes and breaking in her voice, and she was trying to turn away, but he could not let her go.

"What a pity his father didn't live long enough to hear that! It would have softened his heart toward him, perhaps."

"It didn't need softening, sir—not at the end at all events."

"His father forgave him, did he?"

"He died thinking his son had become a great man and justified all his hopes and atoned for everything. It was only a delusion, sir, but it made him very happy."

"Your son was a musician, wasn't he?"

"Yes, sir, and from the time he was a child he used to scribble things and call them his compositions. The pieces of paper always disappeared, and I never knew what had become of them; but when his father was lying dead I found out where they were."

"And where were they?"

"In his poor father's hands."

Christian Christiansson had gone on and on, while the hot blood throbbed in his brain, struggling between the desire to reveal himself and the fear of doing so; but he was drawn up at last by a stifling sense of his own unworthiness, and before he knew what he was doing, he was saying:

"The man who could do wrong to a father who loved him like that must have been a scoundrel—a bad-hearted scoundrel, and he deserved anything that happened to him."

"He was nothing of the kind, sir," said Anna. "He may have done wrong—I'm not defending him—but a better-hearted boy was never born into the world. Everybody loved him, and he loved everybody, and as for me——"

Christian Christiansson recovered himself at the sound of Anna's faltering words. "God bless her!" he thought, and his heart danced to a new song, but he only said, with a perceptible lowering of his voice: "I beg your pardon! Naturally his mother cannot think so, but this is the first time I've heard a good word for him since I came to Iceland."

"I hadn't meant to speak of him at all, sir. I never do when my other son is near—Hush! He is coming back."

But the noise which they heard behind them was that of the opening and closing of a bedroom, not kitchen, door, and it was followed by the light footstep of a girl, whereupon Anna said:

"Elin! I thought you were in bed and asleep, my child."

"I was, but I awakened and heard you had a visitor, so I got up to help, grandma."

Christian Christiansson trembled from head to foot. The silvery voice at his back seemed to come to him from across a wide abyss—for it was a familiar voice, but vague as with the mist of dreams and dim as with the clouds of night.

"This is my granddaughter, sir," said Anna. And then Christian Christiansson turned and saw her—a young girl as tall as a woman, with fair complexion, a soft, smiling face and beautiful blue eyes. She wore a laced bodice, a turned-down collar, a hufa, a tassel and plaited hair, and looked like the living picture of what her mother had been when he came from college.

It was his daughter, his little Elin, whom he had travelled so far to see, but it seemed to him as if all the cruel years had rolled back in a moment, and it was Thora returned to life.

CHAPTER II

"Well, now that you are here you had better lay the table," said Anna.

"Yes, grandma," said the girl.

"Put on the smoked mutton and the Rullipilsa and the Rikling while I get to the elthouse to make coffee."

"Yes, grandma."

"Make yourself at home, Sir—my granddaughter will wait on you."

"I will," he tried to say, but his voice would scarcely come.

Anna being gone, he sat for some moments looking at Elin while she tripped from dresser to table, and in and out of the pantry, spreading the cloth and laying the plates and the food. The girl was so simple, so natural, so free from self-consciousness that she seemed to be hardly aware of his presence, for she hummed to herself softly as if some song-bird in her breast could not be kept quite still. His heart swelled and throbbed as his eyes followed her about, and when she left the room the light seemed to fail in it, and when she came back the air seemed to become warm. In the dizzy happiness of that hour he felt as if he had lost a daughter in every one of the fifteen years he had lived without her, and now she was so near, so close, his hands burned and itched to hold her. He wanted to take her in his arms and say: "My child! My child! Doesn't something tell you who I am? I am your father, and I have wanted you so much and thought of you so often, and now I have come to fetch you and we shall never be parted again!" But between fear of frightening her and dread of disclosing himself, all he could do was to conquer the fluttering in his throat and say:

"Your name is Elin, isn't it?"

"Yes, sir," said the girl.

"What a beautiful name it is, too—Eleen! Your father chose it, didn't he?"

"I have never heard that, sir. Did grandmother say so?"

"Grandmother and I," he stammered, "have been talking of your father. You don't remember him?"

"Oh, no, sir—he died when I was quite little."

"What a loss that must have been to you, my child!"

"I can't say that, sir," said the girl, "because, you see, my uncle Magnus has been just the same as a father to me all my life, and I have never known any difference."

"What a loss to your father himself then! How happy you would have made him and how proud he would have been of you!"

"I can't say that either," said the girl again, "because he lived five years after I was born and it seems he never took any notice of me."

"Did grandmother tell you so?"

"Oh, no, sir. Indeed, no! Nor Uncle Magnus neither. But everybody knows all about my father, and even the girls at school knew that."

A feeling of mortal shame came over him and the warm pulsing place in his breast grew still and cold.

"So you are not sorry your father is dead, Elin?"

"It wouldn't be right to say that, sir."

"At all events you feel no love for him?"

"I never knew him—you can't love somebody you never knew, can you? Perhaps if he had lived longer and returned home I might have come to love him. But I don't see how I could, if what people say about him is true."

"What do they say, my child?"

"They say he was unkind to my mother and that that was one of the reasons why she died so early."

"Then you never wish you could have seen and known your father?"

"How can I? If he wasn't good to my poor mother, why should I think he would have been good to me? But see, your supper is ready. Grandma will bring the coffee presently, but won't you begin with the meat, sir?"

He sat down to the table, but his hunger was gone. For a moment he almost wished himself back in the black night from which he had come. The girl's simple words had been ringing the death-knell of his expectations. He had left her all these years to the keeping and care of others—could he expect to come back now and find the affection he had forfeited? Ah, no! He had come too late—too late!

At this same moment Magnus returned to the house and said: "The little mare was nearly done, sir, but I've rubbed her down and given her hay, and she shall have a mash before I go to bed."

"Let us have a bottle of wine first," said Christian Christiansson, and a few minutes later Elin was carrying away the dishes to wash them, Anna was going into Magnus's bedroom to make it ready for the guest, and the two brothers were sitting at opposite sides of the table with the wine between them!

CHAPTER III

They were less like each other now than ever before—the elder with his matted, black beard, his strong features, and the vertical lines in his low brow beneath the upright stubble of his iron-gray hair; the younger with his luminous, brown eyes and delicate face, his full, round forehead, and his thin, silken, light hair brushed back to the crown.

Christian Christiansson was quivering to the core at this first encounter with the brother whom he had wronged and ruined, but he tried to bear himself bravely and to see how safe it would be to reveal his identity when the time came to do so.

"It's good of you to give up your room to me," he began.

"That's nothing—nothing at all," said Magnus.

"And perhaps you ought to know why I'm here to-night."

"Please yourself, sir—please yourself."

"To tell you the truth, then, I'm here to attend the auction to-morrow morning. I only heard of it in Reykjavik yesterday, having arrived by the Laura the day before."

"So that was the business that brought you, sir?"

"It was. I've been abroad for fifteen years and I've made some money, and now I've come home to invest it. So knowing this was a good old farm——"

"None better in Iceland, sir, if it only had a chance, and if you can afford to buy it out and out——"

"I think I can—I've money enough in my pocket at this moment to buy the place to-morrow and leave some for something else. I'm sorry for you, though, and if it's painful to hear me talk like this——"

Magnus, who had been rolling in his chair like a man whose mind as well as his body was uneasy, began to laugh immoderately. "Not at all, sir! Not at all!" he said, filling his glass. "It's pleasant to hear of anybody having more money than he wants. For my part, I've never had enough to pay my debts, sir. For sixteen years I've been ploughing the waves, and now," raising his glass and draining it, "I'm reaping the breakers!"

Christian Christiansson trembled to his

very heart at the sound of Magnus's laughter—the bitter laughter of rebellion and despair, but he tried to cover up his fear and to carry it off with a cheery tone.

"Don't be too depressed," he said. "Nobody knows what the future has in store for him. It's a pretty dark night to-night, but all the same the sun will rise to-morrow morning. Besides, there's always a sunny side to misfortune if we'll only allow ourselves to see it. Life is sweet, my friend, whatever happens."

"You think it is, sir?"

"I know it is, so why should we sit down on our little handful of thorns?"

"Because some of us have nothing else to sit upon," said Magnus, and he laughed again—the same cold, quaking laughter.

Christian Christiansson shuddered, but struggled on. "You think you've failed, but I know some that have succeeded who would be glad to change places with you any minute. They've got their gold or their fame, or both, pouring down on them like an avalanche and nothing to do with it, nobody to share it with—so it is only so much dead-sea fruit being piled on their backs. You are not like that. Even if you have to lose your land, you've got your health, and a good character, and a clean conscience, and your dear ones left to you, haven't you?"

"That's why!" said Magnus. "You don't suppose I'm thinking of myself, do you? It's just because I've got my dear ones left to me that this accursed ill-luck is so hard to bear. What's it to me to have my houses full of lambs, if the floods have come and they are floating on the lake? You talk like a man who has never known misfortune, sir."

Christian Christiansson felt dizzy. "Perhaps I haven't—perhaps I have," he said in a faint voice, "but I've known despair, and I know that no man can live by that. We can only live by hope—not what is, but what is to be—and if we cannot believe when the clouds are dark that the world is ruled in righteousness——"

"And is it?" said Magnus. "Does the bad man suffer in this world? Do his sheep die of the rot and his cattle tumble over the rocks, or do they increase faster than anybody else's? No, sir," he said, turning away in his seat, "if you're a rascal ready to rob your own father, the chances are you'll prosper in this world, but if you're an honest man trying to do good to everybody, as likely as not you'll do no good to yourself or to anybody about you."

The dizziness which had seized Christian Christiansson was increasing every moment, but he was able to answer:

"I cannot dispute with you. You've suffered more than I have, and no doubt your present troubles are the legacy that was left to you by the prodigal brother your mother was talking about."

Magnus's manner changed instantly at the mention of his mother. "She was talking about him again, was she?" he said.

"Does she often talk of him then?"

"Too often, and she seems to think of nothing else. He was the foundation she built her house upon, poor soul, and it fell, but she holds to him all the same."

"God bless her!" said Christian Christiansson involuntarily.

"God bless all women, I say. They're always on the side of the sinners and the sufferers."

"They'll get their compensation somewhere—they must," said Christian Christiansson—he was thinking of to-morrow morning.

"I see no sign of it in this case," said Magnus. "She was the best mother to him a man ever had, and he knew it, but he repaid her with neglect and contempt."

"Contempt?"

"What else would you call it? He lived five years abroad and wrote to her only once in all that time. Yet every night she used to stand outside the door until the post passed, winter and summer, dry or fine, waiting for the letter that never came."

Christian Christiansson felt as if his very soul were shrivelling up with shame.

"She forgave him for that, though, and when he died—you know *how* he died, everybody knows it—she thought that all he had been trying to do when he fell into that foul dishonor was to get money enough to come back home and make amends."

"She thought that, did she?"

"She still thinks it."

Christian Christiansson had a sense of hysterical oppression at his heart. Again he wanted to tell all, and he dare not. "But if it had been true," he said, "I don't say it was, but if it had been—if your brother had really been trying for years to make money solely in order to wipe out the debts he had left behind him—if he had come home with his fortune in his hands——"

Magnus's dark face darkened ominously, and bringing his great fist down on to the table he said: "There would have been a *curse* on every coin of it, and I should have flung it in his face."

Christian Christiansson did not ask him why. He knew too well what Magnus meant. In an instant, by such a flash of the lightning of the mind as must come to the guilty soul on the Day of Judgment, the past of his life lay open before him, and the most awful fact of it stood out with naked vividness—the desecration of his wife's grave.

It was impossible to plead that this had only been the act of a moment; that he had repented it a thousand times with bitter tears; that he had derived no profit or advantage from it, and had endured for ten years its fearful penalty in the death of his identity. Again and again he had soothed himself with such excuses, but he could not cheat his conscience now. Why was he Christian Christiansson? How had it come to pass that he had two hundred thousand crowns in his pocket and that his works were known all over the world?

All the miserable sophistry and false reasoning which had made him what he was, the owner of fame and fortune, had been riddled through and through by Magnus's terrible words. All the mocking vanity which had lured him onward to that hour with promises of the great surprise, the great *dénouement*, when he should say: "See, I am here; I have justified my expectations," lay stark and dead and cold.

No, he could not reveal himself to his family even after the sale. He could not reveal himself at all. Having once become Christian Christiansson, he could never again be known as Oscar Stephensen. Thus did the dead punish him; and the desecration of his wife's grave had but rendered the vow he made to himself perpetual and registered the oath he made to her in heaven.

Forgetting his penance, his mission and his duty, he had been dreaming of buying happiness with money—the money he was to pay for rescuing his family from the danger to which his own misdeeds had brought them. But happiness was not to be bought, and he must think of another way. He must leave the house as he had come to it, not only without revealing himself to his mother and brother but also without his child. It would be the bitterest moment of his life, but he must meet it and go on.

He rose, and murmuring an excuse followed Elin to where she was still washing dishes in an outer room.

"Can you give me pen and ink and a sheet of writing-paper?" he asked her.

She brought them instantly, and he sat at the table and wrote a line or two. Then he took out his pocket-book, opened it, put the paper inside of it and closed it up again.

"Elin, will you do me a great favor?"

"Oh, yes, sir," said the girl.

"It is late, and I've had a long day, and I may not be up when the auction begins in the morning—will you take this pocket-book and give it to the Sheriff the moment he arrives?"

"With pleasure, sir."

"You will not open it or show it to anybody else, but you will carry it to your room at once and put it under your pillow, and to-morrow morning you will be up early and give it to the Sheriff before he begins the sale—will you do this for me, my dear?"

"Indeed I will, sir."

"Thank you! And now you must go to bed. Good-by, my child!"

"But I'll see you in the morning, sir?"

"Who can say? We may both have other things to think about by that time, so we had better say good-by to each other now."

"Good-by, sir!"

"Good-by, little girl, and God bless you!"

The girl turned to leave the room and then stopped and looked back at him. Her eyes were full—she knew not why. Nature was saying something to her—she knew not what.

He was looking after her with all his hungry soul in his quivering face, and when she turned he stretched out his arms to her.

"Elin!" he whispered, and she came back to him, and he folded her to his heart and kissed her on the forehead and on the lips. Ah, sweet, soft, warm lips, he felt them to the last!

A mist floated before his eyes; he heard footsteps going away from him; he heard a door open and close, and then—his child was gone.

. . . .

Christian Christiansson was alone. He felt that he had come to the lees of his life, and saw nothing but a blank where he might crawl to die. Could he go back to Reykjavik? That was impossible, for the Governor and his people would be preparing their banquet in honor of his visit and to go through such rejoicings would be a scorching martyrdom at which the devil himself would laugh. Could he return to England and resume his old life as the unknown composer? That was impossible also, for he could never write as he had written before, because the old impulse was gone, the old fire was burnt out, the life that had inspired him was dead, and because the foundations of his fame were broken up by the new consciousness that he had no right to it, by the sense that his career and all that had come of it had been built on the desecration of his wife's grave, and by the certainty that his success had been paid for as by the sweat of his very soul.

What then was before him? Old age? What was old age without friends, without children, without love, without respect, and with memory—that last joy of a man's declining days—like a poisoned river running through a wasted land?

"Was there nothing before him then? Yes, there was one thing—one only—and as he sat in the room alone with his head over his hands on the table, he had the trembling, thrilling, palpitating sense of supernatural wings hovering above him, and of an awful voice that seemed to say: "THE WAGES OF SIN IS DEATH!"

At that moment he became aware of other voices—more human and homely voices—murmuring about him, and one of them said: "He has fallen asleep, poor gentleman," and another: "He has drunk too much, perhaps." Then a hand touched him on the shoulder and somebody cried in his ear:

"Hadn't you better go to bed, sir?"

It was his mother, with Magnus behind her, and looking at both he could see that they supposed he was intoxicated. In the wild laboring of heart and brain it suited him that they should continue to think so, and indeed the strain of nerve had been so hard that when he rose to his feet he staggered and reeled like a drunken man.

"Heigho! What's this?" he laughed. "Your brennie-vin must be pretty heady, landlady. But no matter! It will be a good night-cap and make me sleep the sounder. I'm tired, very tired, but I'm going to have a long sleep at last—a long, long sleep at last."

"But to-morrow will be New Year's Day," said Anna. "The bells ring at daybreak and the Sheriff will be here soon after, for the storm has ceased. You'll have to be stirring early if you want to be ready for the auction."

"Why so I shall—I had forgotten all about it—and I may tell you I mean to buy the farm whatever happens. I have the money for it in my pocket-book. It's my secret, landlady, but I don't mind telling you. I want the farm for my mother."

"Your mother?"

"That's so! She was born in these parts, and the poor old thing would like to end her days here."

"So she tells you to buy up my farmstead?"

"Not she! She doesn't know anything about it. That's to be my surprise. I've not been a good son, but when I go away never to come back again, I want to feel that the dear old soul is happy and comfortable and has a roof to cover her."

He laughed, with the same sense as before of an hysterical oppression of the heart, and then turned to Magnus and said:

"Sorry to buy your house over your head, but business is business, you know, and anybody is at liberty to bid who has money to pay."

Magnus moved aside with a contemptuous expression.

"Don't look so glum, my man. You think you've been badly treated and perhaps you have, but you're the luckiest man in Iceland if you ask me. You think because you've done well you ought to be rewarded, but what right have poor wretches like us to expect reward in this world? You think because a man is rich he is to be envied, but what's the use of having your pocket full if your heart is empty? And you think because Death kills the innocent and the happy it is a cruel monster, but there are worse things than Death, and Life is one of them when you've nobody to care whether you live or die. Then cheer up, old fellow! You've got your health and your good name, and your mother and that sweet girl to love and to love you, so what the devil have you got to complain of? Nothing at all!"

Saying this with a mixture of real emotion and make-believe, a touch of the boy came back to him for a moment, and he put his arm across his brother's shoulder as he used to do in the old days, but Magnus shuddered and shrank away.

"Your candle is burning in the bedroom, sir," said Anna coldly.

And then he saw that his mother also looked black at him, as one who had come to turn them out of house and home, and as one who could laugh at their condition and have no thought except for himself. And thinking that this was the last he would see of her; that it was so different from the parting he had expected; that all hope of pardon and reconciliation was lost; that his mother would never hear that lingering faith in her prodigal had been justified and never know that he had been and gone, he had as much as he could do not to break down and betray himself even at the end.

But gathering up his clothes which had been drying by the stove, he turned toward the bedroom, saying with another laugh—a laugh that went to Anna's heart like iron:

"Don't look so downhearted, landlady. When things are at their worst they can't move without they mend. You've had your troubles, but you shall drink my health under my mother's roof-tree to-morrow morning. Good-night!"

And then he staggered and reeled into the guest-room.

CHAPTER IV

The stranger being gone, mother and son looked into each other's faces. Then they spoke in whispers.

"Did you hear him?" said Anna.

"About his mother's roof-tree?" asked Magnus.

"About the auction — about everything. The man can have no feeling—no pity."

"None."

"'Business is business,' he said, when he talked of buying the place over our heads. And when he spoke of his mother ending her days here he never once thought of me."

"The money for it in his pocket-book now," she went on. "If he would only lend us enough to satisfy the Sheriff in the morning!" she added wistfully.

"It's so likely that a man will help us to keep the farm when he has come to buy it for himself?"

"It's hard, though, cruelly hard, to be turned out of house and home by the first person who comes along with money."

"That's what I was thinking," said Magnus.

Down to this moment Anna had only been trying to sympathize with Magnus's mood, but now something in his tone made her suspect that she was awakening a devil, and she looked at him in terror.

He took up the bottle and drank; he drank out of the neck; and there was a new devil in every drop. His eyes began to gleam with a feverish lustre and Anna trembled. She remembered that Magnus had not taken any strong drink, until to-day, since the day of Thora's funeral, and then she thought of her father, and a sensation of extreme cold crept over her.

"Let us not talk of it any more," she said, and she tried to put the bottle away, but Magnus held on to it.

Mother and son looked at each other again, and then Anna went over to the stranger's door and listened.

"Has he locked it?" asked Magnus.

"No, I'm afraid—No, no, he has not."

"What is he doing?"

"The candle is out—he must be in bed already."

"Then," said Magnus, "he has thrown himself down without undressing and the pocket-book is on him still."

"Magnus, what are you thinking of?" said Anna—her teeth were chattering.

"Would it be so very wicked?"

"What?"

"To take as much as would satisfy the Sheriff in the morning?"

"Magnus! I didn't mean that."

"He would never miss it—never know it was gone—and it would enable us to keep the farm and so save us from starvation."

"Oh, dear! What have I done?"

"He's a prodigal himself it seems. Very well, let prodigal pay for prodigal."

She could not breathe freely—she could only look at Magnus in speechless suspense. He took up the bottle again and gulped down the last of the liquor.

"He has drunk a good deal—he will sleep heavily—and he won't awake until the auction is over."

"Let us go to bed," said Anna.

"Go yourself," he growled, for the furies that march in the brain of the drunken man had mastered him.

"Magnus," said Anna, "if you will not go to bed, I shall stay up all night with you."

Then the devil that had changed Magnus into a cunning, savage beast showed him what he had to do.

"Very well, let us go to bed," he replied.

He bolted the outer door again and raked out the stove while his mother extinguished the lamp and relit the candles. She thought the evil impulse that had come to him had been conquered, and she talked of other matters.

"I've made up Eric's bed for you, and you'll find everything comfortable," she said.

As they passed Elin's door she opened it gently and held her head aside to listen. The sound of soft and measured breathing came out to them for a moment and then the door was closed again.

"Poor child! She laid her head on her pillow full of faith in the miracle that is to happen before to-morrow morning. Of such is the kingdom of heaven!"

They parted at the door of the badstofa, and a few minutes afterward the little house lay silent and dark in the arms of the hills and on the breast of the snow, but the wings of Death hung over it.

. . . .

Magnus did not go to bed. He threw himself on the eider-down and went through a fierce fight with God as represented by God's vicar, his conscience. A vision of the pocket-book in the stranger's pocket danced before his dark heart, and he told himself that come what would, he must take enough of the stranger's money to pay the interest in the morning. If he did not do so, the man would buy the farmstead, and Elin and his mother would be turned adrift.

On this thought came compunctions. To take the man's money would be to steal, and Magnus had never stolen. But faith being already gone, morality followed, and he wrestled with his conscience and overcame it. What he was going to do was what men did every day, only they called it business, and they did it to wrong the right, whereas he would do it to right the wrong. Magnus marshalled his reasons and justified himself. Here was a man so rich that he would not know to-morrow morning that he had lost what was sufficient to make his dear ones happy. That man was going to expose them to poverty and destitution. Surely it was right, it was necessary, it was his duty to prevent him.

In the mad tangle of his disordered brain he saw everything that had happened that day in a sinister light, and it seemed as if Fate had thrown the man into his hands. He might have gone to lodge at the Parsonage—he had come there! He might have concealed the purpose of his coming—he had revealed it! He might have said nothing of the pocket-book—he had referred to it with childlike simplicity! Surely this was the way out of his difficulties which Destiny had marked out for him, and not to take it would be to cover himself with self-reproaches when his dear ones came down to want.

Having persuaded himself that he could not help but take as much of the stranger's money as was necessary to pay the interest, he began to ask why he should take so little. If the pocket-book in the man's breast-pocket contained enough to pay for the farm and still have something left, why not take enough to buy the farm out and out? That would enable him to leave to Elin the inheritance which he had lost through his brother's extravagance and crime. This man was about to take it away from her—he must not and he should not do so!

Stage by stage he pushed back the bulwarks of conscience until he came to ask himself why he should not take all. His mind was clogged and numb by this time, but he knew well what that meant. It meant taking the stranger's life. There was at first an indescribable horror in the thought of killing a human being, but after a moment it passed away. This man alone stood between his dear ones and shelter—why shouldn't he? This man threatened to take their lives by exposing them to starvation—why shouldn't he take his life instead?

A momentary qualm came with the thought that he would be attacking one who had trusted himself to the hospitality of his house, a defenceless man in his sleep. But he thought of the stranger's heartless laughter, his callousness to their condition, and recalled what he had said of his mother, and pictured her sitting there surrounded by every comfort, while his own mother, born in that place, was turned out to perish, and then his gorge rose again and his heart knew no pity.

He began to ask himself how it could be done. It could be done quite easily. Nobody except themselves had seen the man; nobody else would ever know that he had been to their house. He could tell his mother and Elin that the stranger had gone away in the early morning. They would believe him, and even if they did not, they would hold their tongues, for his interest would be their interest and all he would do would be done for them.

A new and awful light illumined his gloomy mind and he saw himself doing everything. No other eye would see, no other ear would hear. It was freezing hard to-night, and if *it* was found in the drowning-pool when the ice melted, the story would be that the stranger had lost his way in the snow-storm and stumbled over the rocks.

Having satisfied himself that he could defeat this world's judgment, the tortured man in the toils of his temptation began to think of the judgment of the next. But fear of that vanished in a moment. Nothing was known in the other world of what took place in this one, and God interfered but little in the affairs of men!

At the thought of God a singing noise came into his ears, like water in the ears of a drowning man. It was his conscience going down after its last gasp, for he was telling himself that murder though it might be, and contrary to God's law, God had done nothing for *him*, and therefore he was not called upon to do anything for God: He had been a good man all his life, yet God had left him in the lurch. God and the world were letting his mother and Elin perish, therefore he must fight the world—and God!

In the last convulsion of his human nature he remembered that once before the impulse to kill had come to him and that he had suffered the tortures of the damned whenever afterward he had thought of it. But that was different, that was in the whirlwind of outraged passion, and if he had carried out his threat it would have been the worst of crimes, the unpardonable sin, the sin against the Holy Ghost—a brother's murder! A thousand times he had thanked God that Oscar had not lived to come home, but how strange were the ways of Fate—another man, another heartless prodigal, had come there, and if his dear ones were to be saved from starvation and the consequences of Oscar's crimes, *he* knew what he had to do!

"Let prodigal pay for prodigal," he thought again, and then leapt up from the bed.

His brute nature, goaded on by the flattering devil of drink, had conquered his conscience, yet his knees knocked together as he went on tiptoe by his mother's room, and when he came to Elin's door he could hardly breathe. Their pure souls were sleeping in the protecting atmosphere of prayer; and when he asked himself what he was to say in the morning if they wanted to know where he had got the money, his mind was so clogged and numb that he could find no answer.

But this thought, with the vision that came after it of how his mother and Elin would look at him with searching and suspecting glances —of how when all would be over and he hoped to be at rest he would find them sitting together in silence, staring at nothing—nearly broke down the brute in him, and his whole body was shaken by a kind of tearless sob. Nevertheless, the flash of human light on his dark heart only made the blackness more profound, and after a moment he went on with his preparations.

When he stepped on tiptoe into the hall the two sheep-dogs which had been sleeping got up and stretched themselves and yawned, and lest they should make a noise he took them out and locked them up in a shed. After that he went over to the stable, which was at some distance from the dwelling, and saddled and bridled the stranger's mare and then, with a sharp cut of his whip he sent her galloping and whinnying into the darkness. A breath of icy wind was coming down the valley as if day were stirring in its morning sleep, and a faint pink and white light in the eastern sky, with a glint on the western glaciers, seemed to say that the dawn was near, but the drink was in Magnus's eyes and he could not see clearly.

The snow had not fallen since the traveller arrived and, returning to the front of the farmstead, Magnus made backward tracks from the porch to the river, partly in order to obliterate the stranger's footsteps, and partly to conceal his own when he should come out again, carrying a heavy burden. The man was gone by this time, and Magnus was like a night-bird hovering about his own house and thinking of his prey.

When he returned to the hall there was no sound there except that of the ashes slipping in the stove, and of the clock ticking in the darkness the deliberate seconds. He took off his boots, leaving on his snow-stockings only, and then he picked up a large cushion from the arm-chair and stepped to the stranger's door and listened.

But heaven as well as hell is in the heart of every man, as long as life is to live, and the tearless sob came back to Magnus and shook his whole body, as he thought at the last moment of the awful pity of the thing he had to do. Yet telling himself again that God did nothing in this world, and saying once more, "Let prodigal pay for prodigal," he turned the handle and opened the door.

Then he stepped softly into the guest-room and bolted the door behind him.

CHAPTER V

Anna, at that moment, awoke with the clearest consciousness of Oscar's voice, crying: "Mother! Mother! Mother!" She thought it must have been the stranger calling in his sleep, for the china ornaments on her dressing-table seemed to ring, but when she listened there was no other sound.

Then the memory of Magnus's temptation came rolling back on her like a thundercloud over a clear sky, and she got up to go to her son's room to make sure that he was in bed.

Magnus had not been to bed!

With candle in hand, and still in her night-dress, Anna hurried to the hall, crying in a whisper of only half-realized apprehension: "Magnus! Magnus!"

There was no reply.

She listened at the stranger's door and thought she heard a movement inside the room, but she dare not enter or knock.

"Magnus! Magnus!" she whispered again, but no answer came back to her. She heard the neighing of a horse that seemed to be running round and round the house, and her flesh began to creep, for that sound in the night was like the cry of a disembodied soul. Then there came the deadened noise of dogs barking, and she knew they were their own dogs and that they must have been shut up in an out-house. This started a new thought, and she ran to the outer door to see if it had been opened.

The door was unbolted.

She was about to open it and cry again when she heard a noise behind her. It came from the stranger's room, and putting her ear to it she distinctly heard the sound of sobs. Someone inside was sobbing.

She knew the low, stifled voice. It was Magnus. He was on his knees or prostrate on the floor, and he was sobbing as if his heart would break. At that Anna boldly tried to open the door, but found it fastened on the inside.

"Magnus! Magnus!" she whispered, but he did not answer.

She was now sure that the awful thing she had thought of had come to pass. Her suspense had deepened to fear, but pity and love conquered every other feeling, and going down on her knees in her night-dress, she whispered through the key-hole:

"Magnus! Magnus! Open the door. It is only mother! It was all my fault, dear! Let me come in!"

But the smothered sobbing inside continued, and no other sound came back to her. Then in the silence of all else she heard the sound of sleigh-bells outside. At first she thought this must be a ringing in her ears, but the bells grew louder and came nearer, and then the dogs in the out-house barked again.

Fear deepened to terror, the necessity for concealment flashed upon her, and she knocked at the bedroom door and cried in the same affrighted whisper:

"Magnus, there is someone coming! Wait till he has gone! Don't stir! Don't come out! Only tell me you hear me!"

The sobbing ceased, but Magnus did not speak. Meantime the sleigh-bells came nearer and nearer, with the cracking of a whip, the whoop of a driver, and the hiss of runners in the soft snow.

"Magnus! Magnus!" cried Anna loudly in a last effort, but she was stopped by the near shout of someone outside—"Helloa! Helloa there!"—and she rose to her feet with an intention of bolting the outer door.

Before she could do so there was a metallic knock on the window-pane, a voice crying: "God be with you!" and footsteps ringing on the outer steps. Then Anna turned about and fled back to her bedroom.

While she dressed she heard the outer door thrown open and the sound of many persons trooping into the hall. They were very bright and happy, for they laughed merrily and talked all together and the house was full of noise.

When she came out of the badstova she met the post-boy on his way to the elt house to boil water to give his ponies a hot drink, and on returning to the hall she found the door and the shutters of the window open, the daylight streaming in, and the postman himself there with several passengers, including the Factor, who was muffled up to the eyes, and Margret Neilsen, who was unrolling herself from the folds of a white bear-skin.

"Helloa!" cried everybody, and the postman said: "Here we are at last, you see! We couldn't come yesterday by reason of the snow-storm, but the Factor actually got me to start away as soon as it stopped at eleven o'clock last night—eleven!"

Anna was speechless and ghastly white, and the Factor said: "We seem to have startled her out of her senses, for she looks as if she had seen a ghost. But where's Magnus?"

"Magnus? Oh—somewhere about," said Anna.

"And how's my precious Elin?" said Aunt Margret.

"She's not up yet," said Anna.

"Then I'll go and waken her. Which is her room—this one?" said Aunt Margret, making for the guest-room.

"No, no," said Anna, intercepting her and standing back to the guest-room door. "That one," and Aunt Margret went into Elin's bedroom.

"And now," said the Factor, with winks all round him, "what about the other one?"

Anna looked at the Factor in mute terror.

"The new-comer, you know? Not stirring yet, I suppose?"

"New-comer?"

"Well, guest, friend, whatever you choose to call him."

"What friend?"

"Why, the friend who came last night, of course."

Anna, who had never lied in her life, wanted to lie now, but she could not do so. "I don't understand you, Factor," she said faintly.

"Well!" said the Factor, and then, as if by an afterthought, "I suppose he wouldn't wish to startle you, having been so long away and thought to be dead. But don't you know yet who he is?"

Anna trembled and said: "Of whom are you speaking, Oscar Neilsen?"

"Of the tall, fair man with the pointed beard who came to lodge at your house last night."

Anna was now speechless with terror, and the company, misunderstanding her silence, became suddenly very grave. "Can it be possible that he has lost his way in the snowstorm?" said one. "But he knew every inch of the way and could find his way blindfold," said another. "Such a night though," said a third. "He got as far as the House of Rest." "But the boy there said he would never see the end of his journey."

"Well, this is serious," said the Factor. "The Minister wanted him to stay at Government House overnight, but he seemed to be so anxious to see you after his long absence——"

"To see *me?*" said Anna.

"Naturally, after his long absence. Strange, very strange! But do you mean to say that *no* traveller came here last night?"

A vague shadow of the Factor's meaning had flashed upon Anna's mind and the terror of a moment ago had deepened to horror. What had Magnus done in the blindness of his passion and despair? But even then the desire to save her son was above all other emotions, and she was about to deny all knowledge of the traveller, when the door behind her was opened and a voice over her shoulder said:

"Yes, a traveller *did* come here late last night, but he went away again in the early morning."

It was Magnus, and when Anna turned to look at him she drew a deep breath of relief, for she knew he was telling the truth. His face, since she saw it last, had undergone a mysterious and miraculous change. The gloomy arrogance of despair had gone, something had carried light into the darkness of his soul, and he looked like a man who had come as from the immediate presence of his God. In his eyes was a great softening, for the thought of the awful moment only just passed, when the scales fell from his eyes, and his naked soul stood face to face with its Maker. The moment when, with murder in his mind and a spirit at war with God, he had entered the stranger's bedroom, and bolted the door behind him, and then found that his victim had been snatched out of his hands, and heard a fearful voice which seemed to say: "Stop or the voice of thy brother's blood will cry unto all from the ground."

"But this is stranger than ever," said the Factor. "It was known that he had taken a large sum of money out of the bank, and everybody supposed that he meant to buy in this place at the auction."

"Yes," said Aunt Margret, coming out of Elin's bedroom, "to give to his old mother."

And then Elin's soft voice was heard to say: "Has the Sheriff come yet?"

"Who is asking for the Sheriff?" said the Sheriff himself, coming forward at that moment.

"The gentleman gave me this pocket-book last night and told me to deliver it to you before the auction began this morning."

"It's not for me though," said the Sheriff, who had taken the pocket-book to the table and opened it and was reading the writing on the sheet of paper which fell out first: "For Elin—Oscar's daughter—from Christian Christiansson!"

"A present for Elin perhaps," said the Factor.

"A thousand-crown note!" cried the Sheriff.

The gayety of the company was breaking into loud congratulations, when the Sheriff who was still opening the folds of the pocket-book, said: "Wait! There's more than that—much more! One—two—three—fifty thousand—another—and another—and—" then the rapid rustling of bank-notes, followed by the delighted cry: "Two hundred thousand crowns!"

"The very sum he took out of the bank!" said the Factor.

"Kiss me, my precious!" cried Aunt Margret.

"Me, too, granddaughter!" cried the Factor.

Anna looked stunned and Magnus like one who wished the earth to swallow him. But the Factor rattled along with shouts and laughter:

"Now I understand everything. He has given the money to the girl, but left it to her friends and relations to advise her as to what she is to do with it."

Elin's blue eyes being still full of bewilderment, the Factor kissed her again and said: "Now who do you think has left you this great fortune, little one?"

"Christian Christiansson?" asked the girl. "The great Christian Christiansson."

"Certainly! But don't you know who Christian Christiansson is? No? You neither, Anna?"

Anna was trembling on the verge of the discovery. "Who?" she said, but rather with her lips than with her voice.

"Why, Oscar Stephensen—your son Oscar, who isn't dead at all, and has come back and made amends to everybody! I always knew there was good stuff in my godson!"

The truth burst on Anna in a whirlwind of joy—joy that her son was alive, that he had come home and justified her faith in him, joy, too, though with a twinge of pain in it, that he had gone away again, and that further trouble with Magnus was averted. A prayer gushed from her heart and she wanted to go down on her knees.

"My son!" she said in a breathless whisper.

"My father!" said Elin, with a tenderness the word had never had for her before.

The company were now cackling and crowing again, but the two women—the old one and the young one—looked round for Magnus. He was standing at the back, his strong face all broken up and melted. It was not at this moment that the truth had first burst on him. That had come like a blinding blow of light the instant he had entered the guest-room and realized that God did something after all in this world of his children.

"Mother—Elin!" he cried, and he opened his arms to them.

"It's the miracle, isn't it?" said the girl. It was the miracle indeed.

CHAPTER VI

On the east of the plain and the lake of Thingvellir there is a pass going over the mountain of Hengel to the little trading station of Eyrarbakki. It winds through a number of geysers and mineral springs which seem to be always smoking against the bare side of the fell. They are little pools of simmering water in the crusted yellow earth, some of them white and sparkling as a star, some round and deep blue as a woman's eye, some oval and blood-red like the living heart of some mammoth animal.

You walk warily on the pass between, for the earth is hot and thin under your feet, and sometimes it throbs like the lid of a boiling kettle, and sometimes there is a smothered roar beneath you as of mighty battles in the bowels of the earth, and then the pools begin to boil, and send up spouts of foaming water and tongues of liquid flame, and the air is full of sulphurous vapor.

An awful, evil, and devilish place, looking like a caldron over a circle of hellish fire; but higher up the pass the snow lies white and calm and crisp, and higher still are the glistening glaciers, and there, where the mountain quakes in its volcanic throes, the avalanche comes down in winter so suddenly that no man can hear or see it, for it is loud as the crack of doom and swift as the shaft of death.

At daybreak that day Christian Christiansson was crossing this path on his way to Eyrarbakki, intending to take ship to Norway. Although it was only two hours since he had pushed open the guest-room window and left the Inn-Farm, he was already a stronger and braver man. Then he had thought of nothing but ending everything, and the shadow of self-destruction had floated before him, but now he saw clearly that until God ordained that he should die it was his duty to live. As he had sinned so he should suffer. He must pay his penalty to its last pang, its uttermost moment. His penalty was to live on without the love he had forfeited, the happiness he had lost the right to claim. It was hard, but it was just and he must face the end without flinching. Welcome life, then, as long as it lasted! Welcome death when it was done!

After he had passed through the heat and smoke and come out on the clear lights beyond, he paused to look back. The world around was all white and stark under the snow of last night's storm, but a crimson shaft from the sun which had not yet risen was crossing the topmost peaks, and the lowlands were still sleeping in a veil of mist. He thought he could hear the ringing of the church-bell, and that sweet human sound came winging its way up to him through the vapor of the sulphur pits as the singing of a star might rise through the clouds of the worlds to the ears of the souls in heaven.

Presently the sun strode up and the mist fell back, and then he saw in the valley far below the little church itself and the home he had left behind him. He had left happiness there, and love, and warm comfort, for that was his reparation to the dear ones he had injured, and now for his atonement to God he was going out alone, stripped of everything and unknown to anyone.

It was as much as he could bear to think of that, but he smiled to himself sadly while he pictured the surprise and joy of the happy scene when the girl would come out with the pocket-book and the auction would be stopped. He thought, too, of his mother in church, with a soul full of gratitude, and saw Elin with a ray of sunlight from the lead-lighted window on the heart-breaking sweetness of her smile. It was not thus that he had expected to leave them when for ten years he had worked by the sweat of body and spirit that he might come back and be forgiven. But it was not in this world that the prodigal could be taken back; not here that any earthly father could run to meet him and throw his arms about his neck. What he had sown he must reap, and not all his penitence and tears could undo what he had done.

It was long before he could take his last look at the home he was leaving forever, and when at length he drew a deep breath and went on he had to comfort himself with the thought that Thora would be pleased with him for giving up their child to Magnus. Her voice from the other world seemed to come to him and say: "Well done! Poor, brave, wounded heart, God's angels rejoice over you!" But it was hard to find solace in heavenly cheer while his blood ran warm and yearned for human company.

Before he was aware of it he was at the foot of the glaciers, those flat lone homes of Nature never trodden by the foot of man nor animal, where no bird sings and no flower grows, where only the wind moans over motionless billows of ice and the sun rises in a blank barrenness on chasms of the frozen deep. Looking back from this place he could see nothing of the valley and the houses of men, nor of anything but a wide circle of mountain-peaks, all silent and white, in which he was the only living thing. And then the feeling of being cut off from the rest of humanity amid these grand but grim surroundings elevated his senses and affected him like music, like composing, with a sort of ecstasy that was partly rapture and partly pain.

In this ecstasy of emotion he asked himself if his life had been wasted, if happiness was gone from him forever, if, because he had sinned, there was nothing before him now but renunciation and suffering. And then the teaching of his childhood came back to him with a new and sublime significance, and he saw for the first time the lesson of life and the meaning of death. The lesson of life was Duty—to do right without expectation of reward or fear of punishment—and the meaning of death was to bring to the sinful, penitent soul the pardon the world could not give.

Then thank God for life, but thank God for death also! Whatever a man's sin Nature could not forget it, and the laws of life could not forgive, but the mercy of God was without measure of guilt and the gates of heaven were wide!

By this time he was in that mood in which a man of his temperament finds it difficult to distinguish the real from the imaginary, in which he hears the sounds of Nature and mistakes them for voices from the other world. He had wandered without knowing it from the path of the pass, which was marked by stones standing upright out of the snow, when the volcanic fire in the womb of the mountain began to shake it with mighty throbs, and then suddenly the awful stillness was broken by a crash and a resounding rumble as of echoing thunder coming down from the snow-capped heights.

Oscar Stephenson did not see nor hear nor feel anything. He was only conscious of a burst of heavenly music; of a sense of ten thousand angels singing an anthem, a triumphant pæan of praise that grew louder and louder every moment; a sense of blinding light and of travelling at terrific velocity into the realms of the sun; a sense of the Day of Judgment, of the life of the world being over, its busy throngs gone, its pageants finished, its honors, distinctions, castes, gold, wealth, and fame passed into nothingness; a sense of being outside the great Judgment Hall with an infinite multitude of kings and beggars, good men and bad, the guilty and the innocent, and of kneeling there among the meanest and most ashamed; a sense of a spirit stooping to him and taking his hand and saying "Come," of looking up into her face and seeing it was Thora, and of his breath coming so fast and short that he could scarcely breathe; a sense of stumbling along with his head down and the spirit leading him forward and singing as they ascended; a sense of an overwhelming Presence somewhere in front of him, of the music dying down and becoming fainter and fainter, and then of an awful hush and of a blessed, blessed Voice which said:

"FOR THIS MY SON WAS DEAD AND IS ALIVE AGAIN, WAS LOST AND IS FOUND."

. . . .

A moment afterward there was no one on Hengel mountain—the great lone home of Nature was calm and white and silent.

Dreaming

By **GRACE G. BOSTWICK**

WILD-APPLE blooms and a blue, blue sky,
A flock of wild geese trailing high;
The rustle of South breeze, violet-sweet,
Caressing the grass with her wayward feet.

The sweet, low call of a mother-bird,
Soft as the breath of an unsaid word;
The curious gaze of a wild squirrel, shy,
Glimpsing adown from his perch on high.

A brooklet, chanting her gleaming beads,
With swift-flung reproof at the dancing reeds;
A lone bee, drunken with sweets of toil,
Heavy and struggling, weighed to the soil.

The dart of a swallow, the glancing shine
Of a dew-drop, ambient, amethystine.
In the silvery sheen of a cobweb caught;
All these and more, has my dreaming wrought.

The Frost King's reign has no terrors for me,
For my dreams in a moment can set me free,
A-wandering ever, through shade or shine,
Within the bounds of a land divine.

With the Procession

Happenings of the month—stories, personalities, compact epitomes of events that are making history.

THE PEACE CONGRESS

While it is probable enough that philanthropists will cry Peace! Peace! and there will be no universal peace for many generations, yet it is evident that peace and not war has become the normal condition of the world. From universal free fighting to sporadic war; that has been the history of the world. The movements for international arbitration become more general, continuous, and serious. They attract wider interest; and the immense expense of war makes Governments better inclined toward peace. The Thirteenth International Peace Congress, held at Boston last fall, was received with respect. Only a few years ago it was the fashion to deride peace societies. Religious hatreds have been at least as ferocious as international hatreds. At the Boston Congress, Catholics, Jews, and Protestants of many denominations attended a prayer-meeting. More toleration, more of the spirit of peace prevails, and the world is gradually becoming conscious of its unity. The work is slow, but it advances. The wish for peace widens. It will grow. It does grow. The dreamer of universal peace will be justified some day.

"THE GIRL FARMER OF LAPEER"

Maud Stratton, of Lapeer, Mich., is a pretty, brown-eyed, brown-haired girl of nineteen, full of talent, popular in society. She "runs" a 200-acre farm. Works on it ten hours a day, besides keeping the hired men to their tasks. Wears, among other things, a big sun-hat and blue-jeans overalls. No hired man can beat her at speeding the plough. Her mowing-machine sets the pace for the others. She hoes, rakes, pitches, thrashes, milks, digs potatoes, builds fences, saws wood. This last occupation is conceded to be the hardest work in the world. She drives her own "stuff" to market. She "builds" as good a load of hay as any man in Michigan can "build." She is more than a fair weather-prophet. She rides bareback. She "breaks" wild colts. But, alas! she says that she'll "never marry a farmer." For "there's too much work in that sort of life." The resolutions of a young woman of nineteen are subject to revision. Is there anything decent and doable which the young woman of to-day can't do?

CHICAGO'S UNDERGROUND FREIGHT TUNNEL

The New York Subway has been advertised and celebrated copiously. Everybody knows about it. Meanwhile scarcely a word has been said about a great and original Chicago enterprise, an underground system of freight transportation. New York sends passengers out of the air and sun into crypts. Chicago hopes to relieve the congestion of the streets by carrying freight, coal, and ashes in tunnels, twenty-five feet under the ground. The Illinois Tunnel Company will be able to handle 50,000 tons of freight a day on and after January 1, 1905. Factories and stores along the "loop" are being built with sub-basements on a level with the tunnels. These sub-basements will be used as freight-yards and shipping-rooms. The freight-cars are of steel and iron. The third-rail system is employed. So quietly has the work been carried on that few persons had heard of this subway before twelve miles of it had been built. For more than three years a thousand men were at work on the excavations, yet the immense mass of material was taken away without choking traffic or even adding perceptibly to street congestion. The Illinois Tunnel Company has spent some ten millions on its idea. The projectors expect to handle a good deal of the enormous freight tonnage of Chicago. They expect to haul a good share of the 4,000,000 tons of coal annually burnt within the "loop," and hauled by team. They expect to carry a great deal of ashes and rubbish. The experiment will be watched eagerly by other "congested" cities.

WHY DOES THE CURVED BALL CURVE?

A STATUE would have been built long ago of the deep-revolving, scientific pitcher who was the first to pitch a curved or "curve" ball, but like the invention and first use of anæsthetics, the honor of the discovery is claimed by many. For the present, star-eyed Science must content herself with explaining how and why the base-ball curve curves. The pitcher gives the ball a "twist," pitches a "twister." But how does the twist make the curve? Throw a ball in any direction, and it would go on in a straight line forever, if our old friend, gravitation, would take a holiday. Everybody knows that. Some force of resistance must come in when a ball leaves its natural straight path and takes to curving. The *Scientific American* tells us that the atmosphere causes the curve. The atmosphere, an elastic, compressible gas, acts as a "continuous air-cushion" on the ball, which leaves the pitcher's hand with a "rapid, rotary motion." The friction or resistance of this continuous cushion changes the course of the ball in the direction given by the rotary motion. Thus, a right-handed pitcher gives the ball "a rapid, centrifugal, rotary motion" to the left, and the ball goes to the left because the atmosphere is compressed into an elastic cushion right ahead of the ball, by the rapid forward and rotary motion, and the friction, very strong in front of the ball, guides it in the direction it is turning. Let us remember this wisdom when the "diamond" blooms again, next spring.

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TRUSTING MILLINERS

THE published balance-sheet of a London millinery establishment shows unpaid debts of $150,000. The more fashionable a millinery shop, the larger and longer its credit-list. Indeed, although Americans learn rapidly, comparatively few of them have mastered the art of living on credit to the extent that it prevails in England. Some English sociologist wonders how many millions of dollars the combined debts due to the London milliner would amount to. Perhaps we need not worry about those milliners. They are sure to raise their prices high enough to make good all the credit they give and the "bad debts" they allow to be contracted. A nobler question rises in the mind and cries for answer: What bold mathematician will tell us the annual hat-bill of feminine America? At present, married men can only compare notes on the sly and darkly estimate an enormous total. 'Tis well spent, though, whatever it be.

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PRIVATE CAR OF THE QUEEN OF CALIFORNIA

HONOR to whom honor is due. Juliana Dekol, "Queen of California," travelled from Denver to the World's Fair Cream and Butter Makers' Convention in her own "sumptuously appointed private car" on the Rock Island Limited. Nothing is too good for a cow whose "record" is "five times her weight in milk in one hundred days." Owners of private cars, please notice.

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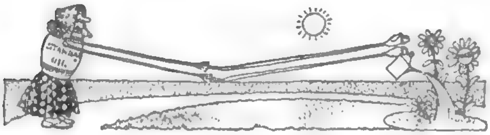
VAGARIES OF THE RIO GRANDE

FROM near El Paso to the Gulf of Mexico, the Rio Grande is the boundary or division line between the United States and Mexico. Its north shore is American. Its south shore is Mexican. The atlases put Brownsville, Tex., on the northern side. The citizens of Brownsville woke up the other day to find that the capricious river, taking advantage of a flood, had poured itself into a long disused channel and was flowing to the north of Brownsville. A feeble little stream occupies the old bed on the south side of the town, but the river flows on the north side by an overwhelming majority, and 10,000 Brownsvillians and 600,000 acres of good Lone Star land are separated from Texas. The people of Cameron County, of which Brownsville is the county-seat, now take the ferry, instead of driving or riding, to their county capital. What one flood has done, another flood may undo. The boundary may be rectified and Brownsville restored to Texas. These little eccentricities of the Rio Grande are not new nor uncommon. Last year, at Hidalgo, above Brownsville, the flood transferred a big tract of Mexican land to the United States. Fortunately, there is an International Water

Boundary Commission to correct the vagaries of the river. In the middle of the eighteenth century, the bed of the Rio Grande was drained suddenly for sixty miles below and ninety miles above El Paso. The water had sunk into a chasm.

THE COUNTRY OF GOD

The name of Lhasa, the famous Thibetan capital and holy city, means "Country of God." The Rev. Ekai Kawaguchi, who lived there for almost a year, 1901-02, describes the architecture of Lhasa as like that of the rest of Thibet: houses of sun-dried bricks, lighted from the top by glassless skylights, unplaned timbers and boards, earth floors, the ceiling covered with white cloth. The people sleep and receive their guests on a carpet in the corner of the room. The flat roofs of the castle-shaped, stone temples are covered with a sort of cement. "God's country," so often used by Americans as an affectionate phrase for their native or home state, seems sarcastic when applied to Lhasa, a filthy town, like all Oriental towns. The Thibetan is no cleaner than the Chinese. Noodles are the chief article sold in the restaurants. The one ostensible purpose in life of the inhabitants of Lhasa is to be like Buddha. According to this Japanese, who is probably prejudiced, they seem to be mild, but are really cruel. We can't believe that a people nourished by noodles can be cruel.



THE LONGEST PIPE LINE

The Standard Oil Company has notoriously long arms. They are now pumping oil from Indian Territory to New Jersey through "the longest pipe line in the world," another superlative triumph. The National Transit Company, a branch of the world-shadowing Standard, lays this pipe at the cost of some bagatelle of millions. From Red Fork, among the Creeks, the line goes on, burrowing under the Osages and Cherokees, up the Chanute, in Kansas, and then through Kansas City and Whiting, Ind., to Bayonne. It takes 20,000 barrels to fill the line enough to bring the oil to the Standard's Kansas City refinery. Early in 1904, the price of Indian Territory and Kansas oil was reduced because the storage tanks at Caney, Kan., were full, and the company "did not wish to stimulate production." The capacity of the Caney tanks has been raised from 250,000 to 750,000 barrels, and will soon be raised to 1,000,000. The price was allowed to go up when the new line was opened. The Standard has such a judicious, grandmotherly way of regulating the bowels of the earth!

COOKING AND DIVORCE

Talking on domestic science to the Parents' Club of the Normal Practice School of Chicago, Mrs. Lyndon Evans said:

"Bad cooking and ignorance of household matters generally cause most of the divorces."

We know better than to rush into these ticklish matters. We content ourselves with repeating what seems rather a hard saying.

TAX RECEIPTS OF THIRST AND SMOKE

In 1903, the revenue of the United States from the tax on spirits was $131,000,000, from the beer-tax $47,000,000—a total of $178,000,000. State and local revenues from liquor and beer licenses amount to a large sum besides. The revenue of Great Britain from excise and custom taxes on intoxicants averages about $163,000,000. France collects $100,000,000 a year from the taxes on spirits, beer, wine, and so forth, custom duties not included. Thirsty little Holland and temperate Italy get about $20,000,000 from these taxes. The Russian Government has a monopoly of the sale of liquor. The official estimate of the revenue from this source for 1904 was $358,000,000, an appalling sum. "I will not smoke, I will not chew," said little Robbie Reed. There are plenty of people who will and do. In the fiscal year closing June 30, 1904, the United States had a revenue of $20,122,415.59 from the tax on 6,707,471,863 cigars; from the tax on smoking and chewing tobacco, $19,719,042.61. Some of us have imagined that snuff-taking was on the wane. Yet in 1903, 20,157,580 pounds of this titillator were made in the United States, actually an increase of more than 1,300,000 pounds over the figures for 1902. In spite of anti-cigarette leagues and legislation, nearly two hundred millions more of cigarettes were made. But even then there are some eight hundred thousand less than were made ten years ago. More chewing and smoking tobacco, more cigarettes, more snuff; 78,918,670 fewer cigars. Such is the smoke record.

TOO MUCH PROGRESS

THE City Council of Venice has voted to buy several electric launches to be used on the canals. The City Council of Venice ought to be dumped into the canals. The gondola should reign unchallenged in Venice, where, as in Florence, every "modern improvement" is an anachronism and an impertinence. Florence has been much spoiled and despoiled. Venice has lost the Campanile and gained the electric launch.

THE GODDESS FROM THE MACHINE

SINGING for phonograph seems to be as high-paid musical exercise as there is. A phonograph company has offered a prima donna, who sings at the Metropolitan Opera House this winter, $14,000 for four songs. That is, $6,000 as soon as the songs are sung and $2,000 a year for four years as a reward for not singing into any other machine. Great and many are the means of income of a goddess of grand opera. She could live splendidly on what she can get for using a pill, a perfume, a piano, or a phonograph.

CHRISTIANITY IN INDIA

LORD RADSTOCK, an English nobleman who has been in India a number of times in behalf of missionary work there, is much encouraged by the result of his observations during a visit this year. He insists that the disposition of some critics to look upon the labors of the Christian missionaries in India as essentially a failure is not justified by the facts. He quotes the census reports as showing that the number of Indian Christians has increased as much as twenty-five or thirty, in some cases even fifty, per cent. in the last ten years. He finds much interest in Christianity among some of the Hindoos. On the other hand, some of Lord Radstock's critics draw attention to the fact that the Hindoos—there are 200,000,000 of them in India—are prevented by their notions of caste from appreciating the Christian doctrine that all souls are equal before God. Is Christ, associating with publicans and sinners, intelligible to the intellectual Hindoo?

TRAINING SCHOOL FOR HUSBANDS

SALAAMS and all honorable salutation to the women of the Paola Social Society of Holyoke, Mass. This is a club to define and guard the rights of women whose husbands belong to clubs and for the reduction of said husbands to humbleness and their proper dimensions. These admirable women are going to "unionize" their households, form certain rules and regulations which their husbands must obey, and teach men to know their place. Men may still be permitted to fix the hours at which meals shall be served, but they must be on hand at the designated time. No deviation from schedule time. The unionists mean to have shorter hours and more leisure. We have no doubt that ultimately they will force their husbands to resign from their clubs; at least, they will not allow them to have a latch-key, except during good behavior.

TRENT WATERWAY

WITHOUT any noises Canada has made remarkable progress in the last ten years on a continuous waterway from Georgian Bay to Lake Ontario. The distance is 203 miles, over 165 of which steamers already ply. The completion of only three miles more of canal will throw open this whole wonderful system, called the Trent Waterway. It runs from Midland, on Georgian Bay, through Lake Simcoe, the Kawartha Lakes, Otonabee River, and Trent River, to Quinte Bay, an arm of Lake Ontario. Unparalleled in North America, and unequalled by similar constructions in Europe, is the Hydraulic Lift Lock, at Peterborough, Ont., a single automatic lock, described as "doing the work of five ordinary locks," and overcoming a fall of sixty-five feet. The Trent Waterway is built for 800-ton barges, each holding 25,000 bushels. They will be towed in fours by steam barges. They will load at Midland from big lake "freighters," and are expected to make the passage to Montreal in seven days. There their cargoes will be loaded direct on ocean steamers. Canada has spent five millions and expects to spend five millions more on the Waterway, an absurdly small sum for a route which will make the distance from the Great Lakes to Liverpool, *via* the Trent Waterway and Montreal, seven hundred miles less than by the Erie Canal and New York. The difficulties of fog and winter navigation on the St. Lawrence have to be considered, but the Americans will have to stir their stumps. Canada is making an enormous and an intelligent effort to be the cheapest carrier of the export grain of the Northwest.

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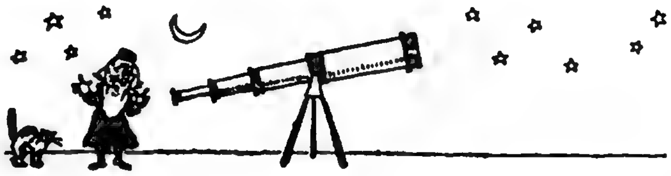
Since good old Noah put off in his ark, O,
Ne'er realm was so happy as that of King Darco.
Sure, it ought to be free from all care and all
cark, O;
No policemen has it, no laws, and no taxes.
Which is why I axes:
Was e'er realm so happy as that of King Darco?

SOME French officers on a map-making journey have discovered, off the northern coast of Tunisia, a tiny archipelago of four islands inhabited by some eighty fisherfolk and ruled by King Darco, the wisest of sovereigns past or present. The subjects live in caves, just as the New Yorker will have to do some time. There are no laws, no taxes, no policemen. That must be the real Elysium and Isles of the Blest.

❧

CURING BRIGHT'S DISEASE

AT the fifty-fifth meeting of the American Medical Association, Professor Ayres, of the New York Post-Graduate Hospital, is said to have "startled the convention by the announcement that he believed that Bright's disease, in the early stages, at least, was curable." His treatment consists in the injection of drugs directly into the kidneys. According to the newspaper accounts, he has cured forty-three cases, and out of ninety-three which he has treated only one "failed entirely to respond." It is said by many that in the early stages—rather an indefinite phrase—of Bright's disease, a patient can cure himself by a rigid devotion to buttermilk. We have known at least one man, a very brilliant man, who found this simple remedy worse than the disease. After three months of nothing but buttermilk, he said that he preferred to die, and he died.



OUR NEXT-DOOR NEIGHBOR AMONG THE FIXED STARS

THE astronomers of the Lick Observatory, in California, have determined by the spectroscope the distance from the earth of Alpha Centauri, A of the Man-Horse, the fixed star nearest to this tight little planet. The spectroscope corroborates the telescope. So incredibly distant is this nearest fixed star, that light, with its speed of 186,000 miles a second, takes four years and a quarter to come from Alpha Centauri to human eyes. Can anybody think of this outpost of the unbounded world of worlds without awe and humility and a kind of terror? Man, petty man!

❧

THE CAPITAL OF AUSTRALIA

THE rivalry between Melbourne and Sydney prevented the choice of either of them as the capital of the Commonwealth of Australia. It was decided to look for a capital in "the bush," and Dalgety, on the upper reaches of the Snowy River, near the border of Victoria and in the southeast angle of New South Wales, is to be the happy site of Australian official architecture and the head-centre of Australian politics. A very modest village is Dalgety at present, consisting of a few weather-worn houses and a population of a hundred; not big enough to have postal delivery. The Cinderella of capitals! The snows of Mount Kosciusko, forty miles away, yield Snowy River a steadier water-supply than most Australian streams enjoy. The region is fertile. Dalgety is on plains two thousand feet above the sea-level. The nights will be cool, even in the dry season. The nearest railway station, Cooma, is thirty miles distant. Eden, a port of call for coast steamers from Sydney and Melbourne, is Dalgety's outlet to the sea.

The Australians have the opportunity to do for Dalgety what L'Enfant and the Americans have done for Washington, likewise a *fiat* capital, now far the most beautiful and agreeable of American cities, and destined to be greatly more beautiful, unless false economy and bungling politicians interfere with its development.

SOME INTERESTING WORKS PRODUCED IN ENGLAND

ALTHOUGH New York, the hub of America's musical universe, offers nothing whatever of interest to the music-lover between April and November, it is quite otherwise with the capitals of Europe—particularly with England. For in London during the late spring, summer, and early autumn, one may hear the *premières* of important new operas, tone-poems, and symphonies; while in the provinces that favorite diversion of the artistic Britisher—the musical festival—flourishes like the green bay-tree. For example, within recent months London has witnessed the first production upon English soil of Massenet's opera, "Herodiade"; and in the concert-halls of the British metropolis, and at various out-of-town festivals, have been heard important novelties by Sir Edward Elgar, Sir Hubert Parry, Granville Bantock, Arthur Hervey, Edward German, and Cyril Scott (not to be confounded with the popular young actor of that name).

MASSENET'S BIBLICAL DRAMA

Concerning Massenet's "Herodiade" there is an interesting tale. The work was written during Massenet's salad days, and so is a novelty only in respect of its English production. When it was proposed to give it in London, that remarkable functionary, the British censor, protested. This individual, it appears, took exception to the opera on the ground that it dealt with biblical personages—John the Baptist, Herod, Herodias, Salome, and the High Priest. Therefore (although oratorios introducing biblical characters—and even, in the case of Elgar's "The Apostle," the Saviour himself—are freely sanctioned), the gentleman who represents the censorship insisted that the production of Massenet's opera, in its original form, would be an offence against public morals and religious propriety; and it was necessary, in order to present the work at Covent Garden, to make radical alterations in its text. The title of the opera was accordingly changed to "Salome"; Herod became "Moriame, King of Ethiopia"; Herodias was transformed into "Hesatoade"; John the Baptist became "Jean": thus ingeniously masked, the opera was performed, British religiosity was placated, and the proprieties triumphantly defended. The libretto of the new "Salome" departs widely from the scriptural original, but is still recognizable as the ancient and tragic tale of the prophet, the king, and the temperamental dancing-girl. The music with which Massenet has invested this altered fabric of biblical story and interpolated legend is in his usual manner. Massenet has been called by some "Mlle. Wagner," and he betrays his dependence upon the giant of Baireuth by a certain striving after effects of tragedy which become, in the issue, politely melodramatic. But M. Massenet is indisputably a clever and able musician; and in "Salome" there are numerous evidences of his refined and practised artistry—even if one cannot concede to him the possession of powerful individuality and high imaginative force.

ELGAR'S "DREAM CHILDREN"

A new piece for orchestra by Mr. Elgar, "Dream Children," was given recently in London under Henry Wood's direction. The austerely mystical composer of "The Dream of Gerontius" and "The Apostles" appears to have bent his fancy toward lighter and more amiably gracious themes. "Dream Children" was inspired by an essay of Charles Lamb's, and discloses Elgar in an unfamiliar mood. The score is not procurable here; but Mr. Vernon Blackburn, one of the most trustworthy and accomplished of English critics, has given us a vivid idea of the quality of Elgar's new work. In this music, writes Mr. Blackburn in a poetic and appreciative analysis, "Elgar delves into the finest things of childhood. . . . Such a great musician as he may well dream of those children who stand on the edge of the horizon, toward whom he beckons to come over the sea of silence—who never come, but who allow him to dream of the mystery of that which is sometimes forever denied, but which is at all times the inspiration of highest thought."

AN ORATORIO BY AN ENGLISH ACADEMIC

Sir Hubert Parry, a distinguished representative of the elder school of British music-makers, enters the field of current creative activity with a new oratorio of conventional mould: "The Love that Casteth out Fear." Sir Hubert is, as we all know, an uncompromising Academic—such moderns as Richard Strauss and Claude Debussy would be, we imagine, anathema to him. But he has knowledge, skill, constructive technique, in abundance, and his new oratorio has a certain importance as representing, with a dignity and a beauty of its own, the school which Mendelssohn established in British musical art. An innovation worthy of remark in "The Love that Casteth out Fear" is an invisible semi-chorus, which chants the words of the Lord.

TWO WORKS FROM THE MODERN SCHOOL

A new "rhapsody" for chorus and orchestra, by Granville Bantock, was given its first hearing at the Gloucester Festival. It is called "The Time Spirit"—though how the title applies is not clear, so far as the general public has been informed. Mr. Bantock belongs wholly to the younger school of British composers—the school which depends upon Strauss and Wagner for a large share of its inspiration. His new rhapsody is vivid and graphic, although the utterance which one hears in it is not so evidently the voice of Mr. Bantock as of those more eminent masters whom we have indicated. Mr. Bantock is perfectly familiar with the capacities and potentialities of the modern orchestra, and he makes the most of the material which his inspiration affords him.

A work in the same class is Arthur Hervey's "In the East," a tone-poem for orchestra produced at the Cardiff Festival. Mr. Hervey—a modern, like his brother composer, Mr. Bantock—is more brilliant in technical skill and of more distinguished imagination. In his musical apostrophe to the East, he has caught with peculiar felicity the essential color and atmosphere of the Orient, and has expressed them in an order of tone-poetry that produces an instant and irresistible impression of eloquence and picturesqueness.

ART

MR. BLASHFIELD'S NEW DECORATIONS

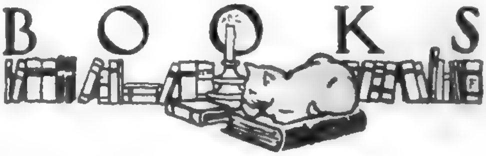
DECORATIVE art, so long neglected in this country, is at present enjoying unwonted vogue, owing chiefly to the increasing number of splendid public buildings in the course of construction. The interest which attaches to Mr. Albert Herter's decorative compositions for the new National Park Bank building in this city is more than duplicated by the importance of Mr. Edwin H. Blashfield's mural decorations for the new State Capitol of Minnesota. Mr. Blashfield's work fulfils the strictest requirements of mural painting; he is not a plein-airist nor a faddist of any description, but a born mural painter. The two lunettes, which he is at present completing in the galleries of the American Fine Arts Society, are remarkable for subdued beauty of color and formal grace of distribution and arrangement. The first lunette represents the discoverers and civilizers of the State led to the sources of the Mississippi, and shows the Manitou, or Great Spirit, seated under a pine-tree in the centre of the composition. In the companion lunette is symbolized the State of Minnesota in the guise of a young and beautiful woman riding on a float of sheaves drawn by a pair of white oxen. The attendant figures and subsidiary groups are in each case happily distributed, and the effect of both lunettes is harmonious and yet appropriately varied. There are always in Mr. Blashfield's art subtle and exquisite echoes of the Renaissance, and these two lunettes are no exception. They embody a deeper and yet more gracious beauty than the work of many of his colleagues, and for nobility and a certain delicate, suave repose they have no parallel in contemporary mural decoration.

NEW YORK'S LATIN QUARTER

There is every reason to predict that New York will shortly boast a Latin Quarter of its own—less picturesquely frivolous than that of Paris, but sufficiently characteristic to warrant the name. The attempt to localize art-endeavor has often been tried before—in West Tenth Street, in Washington Square, in the vicinity of the Carnegie Studios, and elsewhere, but has always met with indifferent success. The recently formed Artists' Association with studios in East Thirty-fourth Street seems, however, to possess elements of permanency. Here at last is a nucleus which may develop into something not only diverting but beneficial. The leading spirits in the movement are for the most part ex-students of the real Quarter, and among them are several one-time pupils of Bouguereau, Gérôme, Constant, and other prominent French painters. Mr. T. Dart Walker is the business manager of the Association and Mr. Arthur C. Goode is its secretary, and between them they have done much to place matters on a firm footing. The living-rooms and studios of the Association are well lighted and workmanlike, and in the course of time will be more elaborately furnished. It is the intention of the Artists' Association to give particular attention to illustrations both for magazines and books, and admirable facilities in the way of costumes and models are provided. During the autumn and winter there will be weekly exhibitions and receptions and every effort will be made to bring the artists and the public in closer touch with each other. It sounds a trifle matter of fact perhaps, but who would care to believe that Bohemia was entirely of the past, or that Musette would never smile again?

COLOR PHOTOGRAPHY AT LAST?

Scientists and artists the world over are vastly interested in the experiments of Dr. Koenig, the celebrated German investigator, who claims to have solved the problem of color photography. In a paper recently read before a congress of scientists assembled at Breslau, the doctor, while declining to divulge the secrets of his process, declared that it was so simple that an amateur could employ it with successful results. Each object photographed in this manner is said to retain its original shades, the very hair and complexion of the sitter corresponding faithfully to nature's tints. The process is inexpensive, and prints in full color can be obtained in less than a minute after the negative is taken. If Dr. Koenig has not been carried away by premature enthusiasm, and if his claims can really be substantiated, he will rank among the greatest of the world's scientists, and will have solved a problem which has baffled his colleagues for half a century. It is difficult to forecast the influence such a discovery would have on painting, but it would unquestionably be far-reaching. The ordinary monochrome photograph has done much toward correcting hitherto false impressions; the photograph in colors would of course do proportionately more.



BOOKS

New books are plentiful just now. In the last few weeks some fifty volumes of fiction have appeared, and as many more are promised us before Christmas.

A publishing house recently calculated that about 1,300 novels by unknown writers were submitted to them annually, and that out of this great number they found that an average of seven proved available; that for every book which they accepted, they refused in the neighborhood of 186. The hundred novels published this season imply therefore 18,600 others which have been turned down. Such figures give one the feeling that quite half the world must employ its leisure moments in the manufacture of fiction.

The fact is, novel-writing is really in the way of becoming a universal accomplishment. For women especially it seems to be taking the place of piano-playing and sketching. For the idle it is advised as an occupation; for the clever, as the method by which the widest recognition of talent is most easily obtainable; for those of many experiences, as the medium for expressing their views on life and society. Special gifts are no longer recognized as necessary to the production of—not a masterpiece, but a saleable book. A certain knowledge of the literature of the day, some education, and a typewriter are equipment sufficient with which to storm the citadel of literature.

The result is the novels with which the market has for the last few years been flooded. Novels of which a pleasant mediocrity is the most salient feature. Of the books with which the writer's table is at present loaded, not one can he whole-heartedly commend, nor one conscientiously condemn. Readable in its different way is each of them, but absolutely unimportant. In not one instance has an author something vital to say; never once has he waited for the red-hot moment when utterance becomes not voluntary but inevitable.

Six female Madigans were truly an affliction too great for any father to bear with equanimity, and we fully sympathize with Mr. Madigan's hopeless and ill-tempered surrender before the difficulties of his position. We only wonder that he did not more often issue from the seclusion of his library on punitory expeditions, and we commend the comparative infrequence with which he applies the term "ox" to any of his offspring—that term being his final expression of reprobation and disgust. With the same liveliness which has made "In the Bishop's Carriage" one of the best-selling books of the year, Miriam Michelson tells of the adventures and misdeeds of the young Madigans. She does more than that. In her descriptions of this clever and strongly individual family, she strikes a new note in the child psychology so popular in fiction to-day—a note characterized by its delightful lack of sentimentality.

* * *

There is nothing agreeable in Mr. Robert Herrick's new novel, "The Common Lot." It is the story of ordinary business men and of ordinary business competition in Chicago. The hero is an architect, who, in his desire for wealth, enters into partnership with a dishonest building contractor. One result is a family hotel so badly put together that its complete destruction and the loss of many lives follow the outbreak of a fire. Strangely applicable to the Iroquois Theatre fire seem many of Mr. Herrick's revelations of building methods, but the book had already begun its course as a serial before the occurrence of that disaster. The novel is a strong one and marked by a convincing realism.

* * *

Realistic also in its commonplaceness is a novel by Brand Whitlock, suggestively entitled "The Happy Average." It is the story of an ambitious young man in a small Western town, of his exodus to Chicago, of his mediocre success there, and of his marriage to the girl to whom he has been for many years engaged. Mr. Whitlock is successful in interesting one in the character of his very ordinary young hero, and contrives to invest with a certain suggestion of romance his very dull doings. When the best is said for it, however, "The Happy Average" is dreary reading.

* * *

Charming, as they came out from time to time in the *Saturday Evening Post*, were the stories which now appear in book form under the title, "A Box of Matches." Very tedious, however, do these stories of amiable flirtation and gentlemanly athleticism become when read in rapid succession. In each one the plot is virtually the same—the marrying of a charming girl to a delightful, wealthy, and entirely suitable young man. The only differentiation in the stories lies in the variation of the muscular stunt by which this happy conclusion is brought about. "A Box of Matches" is but one further proof of a fact of which all publishers are fully aware: that successful magazine fiction rarely possesses those qualities essential to the make-up of a readable book.

* * *

Whoever opens "The Gray World," by Evelyn Underhill, with the idea of reading a novel, in the usual sense, will be disappointed. It is a soul biography, the story of a child who dies and slips into a gray nothingness peopled with the souls of those who have lived wholly material lives, and to whom death leaves only utter loneliness and a longing to regain their lost earthly happiness. Reincarnated, the boy lives in two worlds, the seen and the unseen, trying in vain to attain satisfaction for the spiritual nature in friendship, love, worship. He finds at last a way to the beautiful reality behind the gray world through isolation—"in living beautifully, laboriously, and austerely; in the air, with the light and color to remind one of the hidden beauty behind."

The book is a sermon on the text of the "dimming of the soul's eye" by the things of sense. It is the subordination of the story to this idea that saves the conception of the abnormal child from being morbid or fantastic. Its importance, too, so far outweighs the author's individual theories that one does not feel inclined to criticise her final conclusions as impracticable. The book is suggestive and stimulating, no small part of its effectiveness depending on the author's freshness of expression and keen, epigrammatic comment.

* * *

Marie Corelli, in her new novel, "God's Good Man," is less vituperative and less ambitious than in her recent works. There is no effort made to destroy an ancient faith, nor to reveal a new one. A few flings at Miss Corelli's old enemy, the "smart set," are of course inevitable. The story is a pastoral tale dealing with the loves of a rector of an idyllic English village and the lady of the manor—a charming girl of twenty-seven, with a child-like face and an exotic taste in costume. We hear of her riding to hounds in "a violet-velvet habit, three-cornered hat, and a tiny, rose-fastened bodice, which was turned back with embroidered gold *revers*." To appear in such unusual garb was surely to court disaster, and one is hardly surprised that the day's hunting ended in an accident which crippled the heroine.

In an author's note Miss Corelli refers to "God's Good Man" as "a humble love-story, for which no man will be the wiser and no woman the worse." That some men and women who read will be the sadder there can be no question; but there is a large public to whom this author's prolix dissertations afford an intellectual treat not to be obtained in the pages of any other writer.

◆

To the lovers of "Emmy Lou," George Madden Martin's novel, "The House of Fulfilment," must prove disappointing. A study in the opposing characteristics of the Southern and the New England temperaments, the plot is too clearly constructed as an exposition of the writer's thesis to possess either spontaneity or conviction. Some of the scenes, however, are admirable. Take, for instance, the following, in which the author successfully conveys the charm by which the young Southern bride maintains her sway over her self-controlled Vermont husband:

> Later, as the dishes were being uncovered, she appeared, her unstockinged little feet thrust into pretty French slippers, and her cambric night-gown by no means concealed by a *negligée*, all lace and ribbons, hastily caught together. Yet she was pretty, pretty like a lovely and naughty child.
>
> Nor did the embarrassment of Harriet, the presence of the servants, or her husband's cold preoccupation with his breakfast disturb Molly, who trailed along with apparent unconcern until, reaching his elbow, she threw a wicked glance at Harriet, then kissed him on that spot on his head which, but for a few carefully disposed strands, must have been termed bald.
>
> At the thing, absurd as it was, there swept over Harriet the hot shrinking of one made conscious of sex for the first time. With throbbing at throat and ears, she gazed into her plate, her feeling, oddly enough, centring in keen revulsion against her brother.
>
> But Molly was dragging a chair to his elbow. "What's the fricassee made of, Alexander?"
>
> Her husband vouching her no reply, she slipped an arm about his neck, and, leaning over, drew his fork to her mouth and tasted the morsel thereon.
>
> Then she turned her head sideways to regard him. "Don't frown it back, Alec, the smile I mean. I adore you when you don't want to and have to let it come. Acknowledge now, this is the way to breakfast."
>
> And Harriet, who had been led to regard playfulness as little less than vice, was conscious of Molly trying to force a ripe fig between Alexander's lips, repressed, thin lips upon which softening sat as if afraid of itself and her.
>
> . . . .
>
> And then the triumph of her laugh as, his arms suddenly around her, he grasped her, lifted, enfolded her for a moment, then as fiercely put her from him and went out, leaving Harriet sick, shaken, at this sight of human passion seen for the first time.

◆

In "The Transgression of Andrew Vane" the late Guy Wetmore Carryl draws a picture for us of the life of the American colony in Paris, and forces us to the conclusion that the French capital is a very bad place indeed for the ordinary young man. If one overlooks the extreme and melodramatic improbability of the plot, the book is distinctly readable, and the author maintains throughout a certain smartness of utterance that is successful in giving an illusion of brilliancy to the dialogue.

◆

OTHER BOOKS

"The Pursuit of Phyllis." (J. H. Bacon.) A pleasant story of travel and of love.

"Helen Alliston," by the author of "Elizabeth's Children." An English novel of some merit, marred, however, by the undue importance given to a family of impossible children.

"Players and Vagabonds." (Viola Roseboro.) Stories of the stage of unusual interest.

"The Revelation of Herself." (Mary Farley Sanborn.) A series of letters to an absent lover, in which is revealed the change wrought in a woman's character by a strong passion. An ambitious, rather than a successful, effort.

"Beverley of Graustark." (George Barr McCutcheon.) Further adventures in the imaginary kingdom of Graustark, characterized by the same qualities which insured the success of the first volume.

"The Love of Azalea." (Onoto Watanna.) A pretty, pathetic, unconvincing Japanese love-story, attractively bound and illustrated.

"The Marvellous Land of Oz." (L. Frank Baum.) A sequel to the "Wizard of Oz," and as interesting as the latter to children. Lavishly and cleverly illustrated by John R. Neill.

With "Everybody's" Publishers

BEFORE we arranged with Mr. Lawson for the series of articles on "Frenzied Finance" in EVERYBODY'S MAGAZINE, we had engaged a very able writer, a man familiar with the insurance business, to prepare an article for our readers the purpose of which was to show how the life insurance companies are able to take their policy-holders' money and so invest, manage, and husband it that the policy-holder has protection during his lifetime, yet his beneficiary at his death receives back all the money he has paid in, with interest in addition, while at the same time the companies must every year pay out thousands and thousands of dollars to the beneficiaries of policy-holders who have died after they had paid in but a few premiums and long before their policies had matured.

While we caused this article to be prepared in the interests of our readers, the idea was inspired by our great respect for a business which had grown so enormously and which seemed to be so ably conducted. No one will question the statement that the insurance companies have been a tremendous factor for good. Credit for having prevented an immense amount of suffering must be given them in generous measure. Consider the thousands of men, improvident during their lives, living up to the last penny of their income, whom the insurance companies have frightened, or driven, or cajoled, or shamed, or reasoned into making provision for their families after their death. When we tell you that we felt all this, and more, you will understand what a positive shock it was to us when Mr. Lawson began his attacks upon the insurance companies.

In its conception life insurance is a magnificent institution. Think of the thousands who die every year in measurable comfort, knowing that their families will be looked after by the insurance companies. Then think of the suffering which would have followed if these men had not provided for their families through the insurance companies and of the added agony they would have felt in dying in the knowledge that those dependent upon them must want for the necessities of life, and you will begin to realize, if you have not already, what it means to attack the life insurance companies. We wish right here to emphasize the fact that we appreciate the vast difference between "Standard Oil" and life insurance, and if we believed for one moment that by publishing what Mr. Lawson has to say about the management of these great corporations we were putting in jeopardy a single penny of the policy-holder's money, or one drop of his comfort, or his family's comfort, or if we thought that these criticisms would be a serious obstacle to the noble institution of life insurance itself in which we so thoroughly believe, we should have refused to print a line on the subject even though our refusal would forfeit our right to the remainder of the series on "Frenzied Finance." We make this statement with the full knowledge of what it means. We should have risked a break with Mr. Lawson and taken the consequences if he had not given us unqualified assurance that he feels exactly as we do, and had the soundest reasons for the course he is pursuing. Mr. Lawson protests with all the fire and vehemence of which he is capable that he has no thought but for the interests of the policy-holders, that the evils which he intends to point out are full of menace, that by directing attention to them now and forcing a change he will save millions for the policy-holders and their families from untold misery, and that unless the evils in question are corrected very soon there will be precipitated the gravest calamity that has ever befallen this country.

We have gone over every statement made by Mr. Lawson, fully realizing our responsibility. We have gone most carefully through the mass of data from which he has drawn his facts. *We ask all policy-holders to be the judges: let them read the statements and go on their way as if they had not read them until the case is complete and each side has had a hearing.*

We propose formally to invite the insurance companies to reply to Mr. Lawson, and we shall give them as many pages in as prominent a position for their defences as Mr. Lawson has used in his attacks, and more if they require more. We honor and esteem most highly many of the men connected with our great insurance companies. It would be to our lasting shame to hinder them, or to discredit them, or to reflect in the slightest upon their honorable careers. This is the spirit in which we approach this subject. If EVERYBODY'S MAGAZINE can have a part in righting what seems to be a great wrong, it will begin to be worthy of its name, and whatever responsibility may be incurred in facing and forcing the issue we shall cheerfully shoulder, knowing that in doing so we are having a part in averting a crisis which would bring untold misery to millions of people.

THE REAL REASON

MORE than a million people are now reading Mr. Lawson's articles who did not read his "foreword" in the July issue. The reasons that actuated Mr. Lawson in writing this tremendous *exposé* have been the subject of a vast amount of speculation. Mr. Lawson stated his motives in his first article, which these readers have not seen. To give them a clearer comprehension of his story, we reprint two paragraphs from his "foreword" in the July issue:

> **My motives for writing "Frenzied Finance" are manifold: I have unwittingly been made the instrument by which thousands upon thousands of investors have been plundered. I wish them to know my position as to the past that they may acquit me of intentional wrongdoing; as to the present that they may know I am using all my powers to right the wrongs that have been committed, and as to the future that they may see how I propose to compel restitution.**
>
> **My desire in writing "Frenzied Finance," while tinged perhaps with hatred for and revenge against the "system" as a whole and some of its votaries, is more truly pervaded with a strong conviction that the most effective way to educate the public to realize the evils of which such affairs as the Amalgamated are the direct result, is to expose before them the brutal facts as to the conception, birth, and nursery-breeding of this the foremost of all unsavory offsprings of the "system." Thus they may learn that it is within their power to destroy the brood already in existence and render impossible the creation of their like.**

YOU DO CARE

WE have been running a series of articles in EVERYBODY'S MAGAZINE on the inhumanities—man's inhumanity and woman's inhumanity—destructive articles we might call them, articles dealing with every-day imperfections, small faults perhaps, but which, when taken in the mass, add greatly to the sum of the world's unhappiness. We have been criticised for running these articles. Many people hold to the idea that it is a mistake to point out the weaknesses in human nature, that it is a grave error to admit that there are misery and suffering in the world. They believe that the way to make men better is to take it for granted that they are good. They argue that it makes people miserable to talk about misery. They would have us go through the world preaching and scattering sunshine.

On the other hand, we are of those who hold that a reasonable amount of suffering is good for a man. It keeps him from forgetting that he is a man, to paraphrase David Harum. To occasionally point out to him the contrast of what he is with what he was meant to be is not a discouragement, but rather an incentive, if it is done in the right way; but the work must not be entirely destructive.

We are pleased to be able to give our readers in this number a constructive article by

Henry van Dyke, preacher, educator, humanitarian, man of letters. How would *you* answer the question: "Is the World Growing Better?" You will admit that the question is pertinent. You will admit we are all vitally concerned in the answer. The average man has a very limited vision. Few men can see beyond the city or state in which they live. With what intuition, with what knowledge, with what vision must the man be endowed, whose mind can grasp the world-tendencies so clearly that he can answer to the satisfaction of his readers the question: "Is the World Growing Better?" Henry van Dyke is one of the very few men in all the world who would not be presuming in answering this question. You will be interested, you will be instructed, you will be greatly encouraged by reading his article. We think so much of it that we esteemed it a privilege to pay twenty cents for each word of it.

"WHAT'S IN A NAME?"

WE have received several letters stating that the picture which was printed in the November number as that of Holcombe Ward, the champion tennis-player, was really a portrait of Leonard Ware, another tennis expert, and suggesting that we rectify the error. We haven't the pleasure of Mr. Ward's acquaintance, but we felt positive that our friendly critics were mistaken, as we applied direct to Mr. Ward for his picture and were by him referred to his own particular photographer, who supplied the likeness we printed of Mr. Ward. The photographer wrote to us, saying that he had forwarded a picture of Mr. Ward, and then telegraphed, asking if we had received a photograph of Mr. Ward. Later he billed it to us as a picture of Mr. Ward. We applied to Mr. Ward, who wrote us as follows: "The proof of the photograph you sent me is an excellent likeness of my friend, Leonard E. Ware. Such is fame. Sincerely yours." Mr. Ward ought to know. We accept his decision and tender our regrets to him, to Mr. Ware, and to our readers.

QUADRUPLED CIRCULATION; QUINTUPLED CASH RECEIPTS; RATES ONLY DOUBLED

WE have already explained to you how the body of the magazine goes to press before the advertising forms, so that in this department we are not able to talk about the advertising pages of the current number except in a general way. You may be interested to learn something about the advertising we ran in our November number. In many ways it was remarkable. We ran 182 pages of advertising. We had orders for fourteen pages additional which we could not carry simply because we did not have the machinery to handle it. When you remember that some of our competitors are running many pages of advertising which we would not accept, advertising which would "give its boots" to get into our magazine, you will begin to get a little idea of the landslide toward EVERYBODY'S MAGAZINE. When you consider that advertising rates are usually based upon a dollar per page per thousand of circulation, you will begin to get at the nature of the landslide. Our edition for November was 600,000. At a dollar per page per thousand, our rate would have been on the usual basis $600 a page. As a matter of fact, it was only $300, so that the advertiser was practically getting 300,000 circulation for nothing.

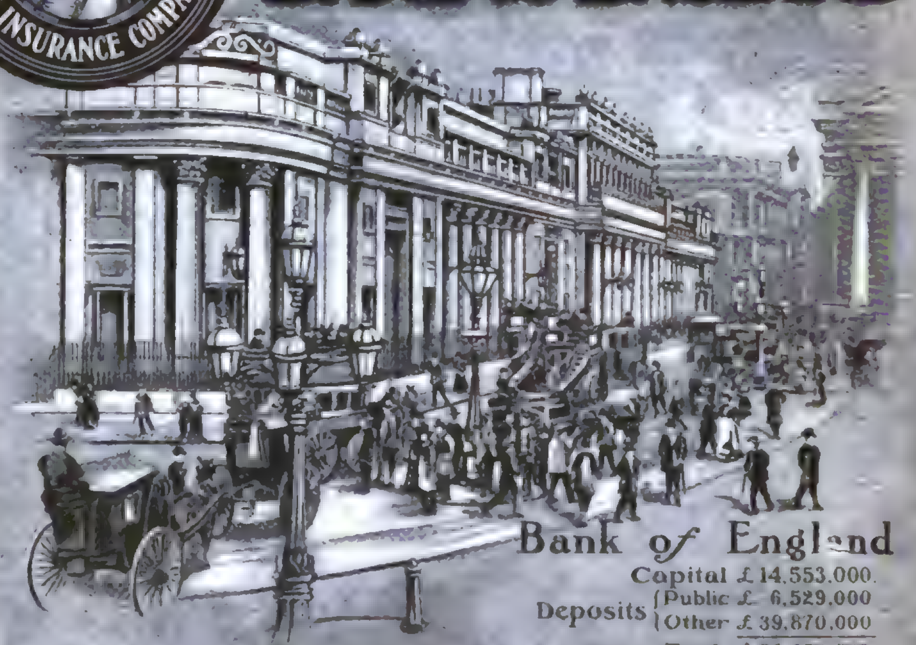
Another interesting thing about the November number is that while we had quadrupled our circulation since taking the magazine, growing from 150,000 to 600,000, and while we had quintupled our cash receipts from advertising, from $9,700 to $48,200, we had only doubled our advertising rates, thereby giving the advertiser a price for advertising never before equalled. It is timely here to express our appreciation to the advertisers who have taken advantage of the opportunities we have offered them. While our advertising rate has been again increased with this issue, advertisers will continue to have, on account of our rapidly increasing circulation, a much lower price than the market rate.

"The Chapters That Have Gone Before"

The publication of the earlier chapters of "Frenzied Finance" by Mr. Lawson has been forced upon us by the continued demand. These articles were begun in the July number, but this and subsequent numbers are now entirely out of print. The pamphlet will be sent postpaid on receipt of twenty-five cents, but if one dollar is sent for one year's subscription to EVERYBODY'S MAGAZINE, and you include a request for "The Chapters that have gone Before," it will be sent to you free.

THE FIRST AMERICAN LIFE INSURANCE COMPANY

Greater than the BANK of ENGLAND



Bank of England

Capital £ 14,553,000

Deposits {Public £ 6,529,000 / Other £ 39,870,000

Total £ 60,952,000

The Mutual Life

DEPOSITS AND EARNINGS (ASSETS) OVER $417,000,000

(MORE THAN £85,600,000)

WILL PROVIDE YOU WITH AN INCOME AND AN ESTATE

THE MUTUAL LIFE will contract to pay you at the end of 16 years a guaranteed income of $1,000 a year for life and $25,000 to your estate at your death. In this purely Mutual company, policy-holders own and share all the profits.

Fill out the attached coupon and learn the exact cost of this latest form of investment insurance.

LARGER OR SMALLER AMOUNTS PRO RATA

The Mutual Life Insurance Company of New York

RICHARD A. McCURDY, President

[illegible]

The Mutual Life Insurance Company of New York

[illegible]

Name

Address

TEAR OFF AND MAIL COUPON

Everybody's Advertisers

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At this Christmas time it will pay everyone who reads this Christmas number of EVERYBODY'S to scrutinize the advertising pages with careful interest. Here are the Christmas shops brought to your own homes. The best jewelers of the country are here with their offerings; so are many of the leading manufacturers, who present articles especially suitable for Christmas gifts, and others desirable all the year through.

Sit down and answer all the advertisements that interest you and see what will come of it. You can feel safe that you will get just what the advertisement states. But in writing be sure that you mention EVERYBODY'S MAGAZINE.

We present these advertising pages to our readers with as much pride and pleasure as we make its literary offerings. It is this excellent company of high-grade advertisers who make possible this Christmas number.

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The Chapters that have gone before of "Frenzied Finance"

by Thomas W. Lawson of Boston

have been printed in a pamphlet, and will be sent postpaid on receipt of price, Twenty-five Cents. Sold by all newsdealers.

The publication of these chapters has been forced upon us by the continued demand for the earlier installments of Mr. Lawson's astonishing revelations. These articles were begun in the July (1904) Number of

Everybody's Magazine

but this and subsequent numbers of the magazine are now entirely out of print. The pamphlet contains all the chapters from July to Nov. inclusive.

Free

Send One Dollar and we will send you Everybody's Magazine for one year, and mail you immediately postpaid, and without extra charge, "The Chapters that have gone before," No. 1.

IMPORTANT—The request for "The Chapters that have gone before" must be sent with the subscription and addressed to Department F,

THE RIDGWAY-THAYER COMPANY, Publishers, 31 Union Square, New York City

Everybody's Magazine Wants Canvassers. Write for Terms

A MESSAGE TO YOUR FRIEND

LAST year at this time we got up an attractive announcement printed on a fine Bristol card, which we offered to mail to any of your friends or relatives to whom you might wish to send the magazine as a Christmas gift.

We offered to address and mail the cards so that they would be received on Christmas Day.

Last year's cards were so much in demand that this year we thought you might appreciate something that would carry more of the Christmas spirit.

So we have had a card especially designed to go with your gift, beautifully printed in colors and conveying in the full a joyous Christmas greeting. In addition to the design in colors the card will bear the announcement of your gift to your friend as printed below.

If you will mention at the time, we will also send "The Chapters that have gone before" of "Frenzied Finance," by Thomas W. Lawson, which we have had reprinted in a book, magazine size, with paper covers.

We would ask you to write the name and address to which you wish the magazine sent very plainly. If you wish to subscribe for a number of your friends, please be careful that all the names and addresses plainly written are enclosed in the letter in which you send the money, so that your friend will surely get your card on Christmas Day announcing your gift.

We haven't tried to reprint the design on the card, as black and white would give only a faint impression of its beauties in colors, but we think your friend will take almost as much pleasure in getting it as we did in getting it up and telling you about it.

In spite of the fact that the readers of EVERYBODY'S MAGAZINE have grown into such an enormous family during the last year, we like to feel the sense of kinship that comes of hopes and aims in common, and plans and successes shared together.

We shall expect the pleasure of your company for another twelve months, during which we venture to predict that you will find month by month that EVERYBODY'S MAGAZINE, while perhaps to some a luxury, is rapidly becoming even more a necessity.

M ....

REQUESTS

THE RIDGWAY-THAYER COMPANY

TO ANNOUNCE TO YOU THAT

EVERYBODY'S MAGAZINE WILL BE SENT TO YOU FOR ONE YEAR

COMMENCING WITH THE NEXT ISSUE

THE PUBLISHERS

BEG TO JOIN THE DONOR IN THE HOPE THAT THE RECIPIENT

OF THE TWELVE NUMBERS

WILL RECEIVE FROM THEM THE SAME ENJOYMENT

THAT PROMPTED THE GIFT

To ....

For the benefit of Everybody's New Reader

The Chapters of "Frenzied Finance" that have gone before have been reprinted and may be secured without cost. See page 869

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THE RIDGWAY-THAYER COMPANY, 31 East 17th Street, Union Square, New York
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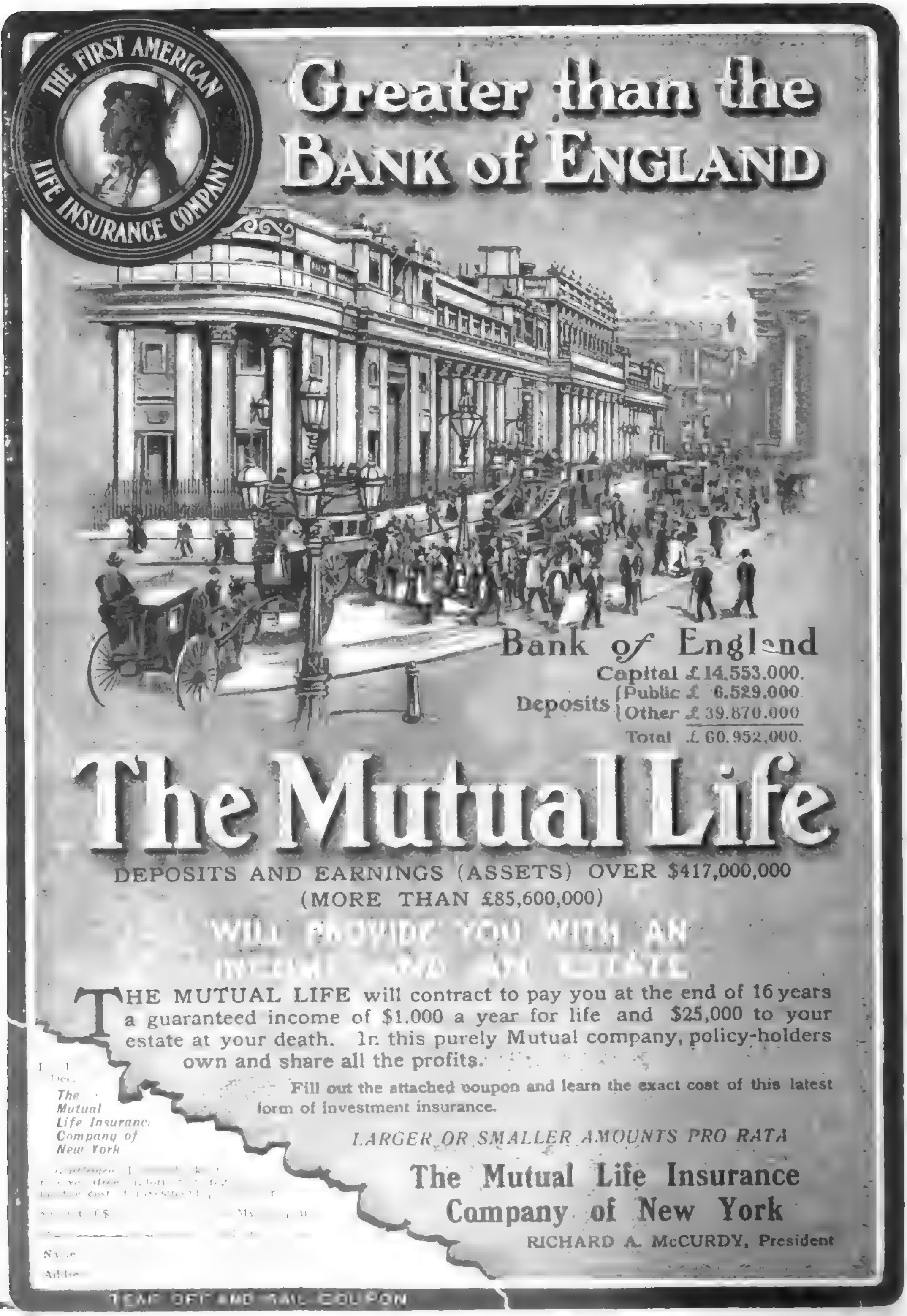

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RICHARD A. McCURDY, President

The Mutual Life Insurance Company of New York

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Name
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The Chapters that have gone before of "Frenzied Finance"

by Thomas W. Lawson of Boston

have been printed in a pamphlet, and will be sent postpaid on receipt of price, Twenty-five Cents. Sold by all newsdealers.

The publication of these chapters has been forced upon us by the continued demand for the earlier installments of Mr. Lawson's astonishing revelations. These articles were begun in the July (1904) Number of

Everybody's Magazine

but this and subsequent numbers of the magazine are now entirely out of print. The pamphlet contains all the chapters from July to Nov. inclusive.

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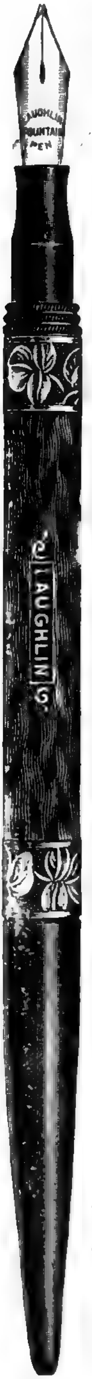

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For an investment of $2.50 we send you a Fountain Pen outfit including richly gold mounted fountain pen and extra fine leather case, that you cannot duplicate elsewhere for $10.00—and refund your money if you are not enthusiastic with your purchase.

Lay this "Everybody's" down and write NOW

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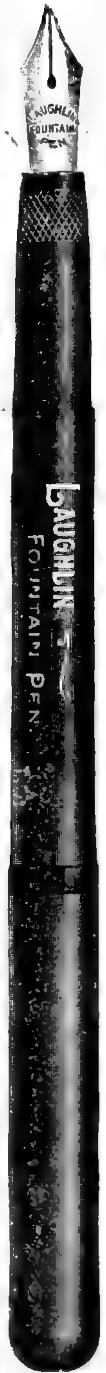

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Mention Everybody's

$150 in Cash

To Everyone Who Names the Ten Most Popular Books

UNTIL January 31st next (1905) we shall break the sets of our new Library of the World's Famous Books and sell you any volume or volumes you choose. There are 20 volumes in the set. **Which 10 volumes out of the 20 will prove to be the most popular?**

Everyone who predicts before Dec. 15th which ten books we shall sell before midnight of Jan. 31st in larger numbers than any of the other ten—in other words, who name the ten most popular ones—will receive **$150 in cash. It is not necessary to name the ten in the order in which they sell, simply name the ten that sell more than any of the other ten.**

Everyone who predicts correctly after Dec. 15th and before Jan. 1st, will receive **$100 in cash.**

The date that governs the amount of these prizes will be the date you **mail** your predictions, as shown by the postmark on the envelope.

We believe we shall secure more friends and more publicity for the Library in this way than by spending one hundred thousand dollars in magazine and newspaper advertising.

We plan to add to this Library from time to time, and expect to do a larger annual business with it than has ever been done with any one set of books. So much to explain why we can afford to pay these large prizes, although we do not hope to make any profit on the present sale.

These are the Twenty Volumes

1. Tale of Two Cities
2. Darwin's Descent of Man
3. First Violin
4. Hypatia
5. Ivanhoe
6. Jane Eyre
7. John Halifax
8. Lorna Doone
9. Darwin's Origin of Species
10. Uncle Tom's Cabin
11. Vanity Fair
12. Tom Brown's School Days
13. Last of the Mohicans
14. Prince of the House of David
15. Robinson Crusoe
16. Romola
17. Irving's Sketch Book
18. Emerson's Essays
19. Thelma
20. Last Days of Pompeii

These twenty volumes represent a wide range of taste, but each one is unquestionably among the leaders of its class. Anyone who is familiar with these twenty books will never lack a subject of conversation in any company. This prize offer will secure many new readers for these standard works, which should be in every home where the English language is read and spoken. Hon. William T. Harris, U. S. Commissioner of Education, writes:

> DEAR MR. MERRILL—I am glad you are going to introduce a library of such good books into each family of our land.
>
> There are books which furnish keys to our experience and which explain to us great historical epochs and the growth of important national ideas—the birth of new convictions which by and by cause revolutions, political, industrial and educational. You have books in your selection that are eminent examples of several types. You will deserve well of your country if you can persuade the people to buy and read such books
>
> Yours truly, WILLIAM T. HARRIS.

Dr. Edward Everett Hale, writes:

> "I am much interested in your plan. The only wonder is that it has not been carried out before. Your list seems to me a very good one, and while, of course, I think I could improve it perhaps, I am sure that if you can circulate these books as you propose, it will be a great advantage to us all."
>
> Truly yours, EDWARD E. HALE.

The Washington Post, of Washington, D. C., one of the best newspapers in the United States, will decide who are the successful contestants and to what prize each one is entitled.

How the Prizes Will Be Awarded

The entire reputation of our concern, with more than a million dollars capital and eleven years of successful book publishing, is pledged to the fair and square awarding and payment of these prizes. No one in any way connected with our establishment or with The Washington Post, will be allowed to compete. Each prediction will be numbered, dated and registered in a manner that will prevent mistake or fraud. The correctness of the awarding of the prizes will be certified to by Gunn, Richards & Co., the well-known firm of expert accountants and business engineers, of 43 Wall Street, New York. And a statement of the result will be published in the leading newspapers. For

(CONTINUED ON NEXT PAGE.)

$150 to Everyone Who Names the Ten Most Popular Books

convenience of the Judge of the contest, and to prevent any possible confusion with the rest of our business, this contest will be conducted entirely from Washington, D. C. **Address all inquiries and predictions to World's Famous Books Contest, care The Washington Post, Washington, D. C.**

Use Your Own Brains and Consult Your Friends

Look over the list carefully and make up your mind which ten volumes you would choose for yourself if you could have ten of the twenty, and only ten. If you have average taste in books you won't be far out of the way in naming the ten.

Many learned and bookish people, among them Sir John Lubbock, have published lists of what they considered the world's best hundred books, and some of the magazines have published articles regarding the world's best books. Look up and see how the twenty mentioned here are rated in such lists.

Consult your local book dealer, and find out which ten he thinks will sell the best—which he has sold the most of.

Consult the Librarian of any library to which you have access.

Ask public and high school teachers and professors which ten are the best.

Then make your prediction. The more intelligence you put into making your predictions the greater your prospect of success.

But do this quickly—at once—you must determine quickly to secure one of the larger prizes.

Who May Predict. Limit as to Time and Number

The price of each volume is $1.00. Each book is good, honest value for the dollar. For each volume you buy you are entitled to make one prediction—that is, name the ten volumes which you think will prove most popular—will sell better than the other ten. You may buy any number of volumes up to twenty and make as many different predictions as you buy books. But no person will be allowed to make more than twenty predictions.

Your Money Back if You Wish

Any time within one week after you receive your books (one or more) you may return any or all of them and we will return your money—$1 for each book delivered to us in as good condition as you received it. We wouldn't make this offer if the books were not *all right*, would we? This return privilege applies to books bought by mail before Jan. 15th. Books ordered after Jan. 15th will not be returnable, because any withdrawals after that would complicate awarding the prizes.

Those Who Answer Before Dec. 15 Win Most, Skill Being Equal

Act promptly, because the larger prizes go to those who send in the correct list early; but send in your list, even if you do not learn of this offer until the last days of December. Even the smallest prize ($100) is worth having for nothing—and it really costs you nothing, because for every dollar you invest you receive full value in books.

Each volume is carefully printed from good readable type on unusually expensive and handsome laid paper, very white, with ample margins. There are appropriate full-page illustrations, an average of 6½ to the volume. The books are considerably larger than the popular novel size and are bound in ribbed silk vellum, handsome and durable, with gilt tops and an ornamental back design stamped in gold. They will be a credit to your library shelves—a happy medium between sumptuous de luxe volumes too rich and delicate to be handled and read, on the one hand, and the ordinary cloth book with all the attractiveness squeezed out of it for the sake of cheapening the price.

Each book is full value for a dollar, and we guarantee that this price will never be reduced or cut. Not a volume of this edition will ever be sold for less than One Dollar. The entire object of this plan would be defeated if you were not pleased with the books you buy. We cannot hope to make any profit out of this initial sale. Our profits must come out of future sales in completing the set of which you buy a volume or more now, and in selling sets to your neighbors or friends who will learn of our library by seeing your books. Thus, as you must see, **our success depends on your complete satisfaction with every book you buy.**

We believe we shall secure more publicity for the Library in this way than by spending one hundred thousand dollars in advertising. We expect to do a larger business with these books than has ever been done with any one set of books.

An Ideal Christmas Gift

Can you conceive of a more appropriate Christmas gift than these books? They are ever welcome companions of the old and the young. You can give away the book and keep for yourself this most unusual opportunity to secure one of the prizes.

Simpson Crawford Company, New York.
Siegel, Cooper & Co., - - - Chicago.
Jordan, Marsh & Co., - - - Boston.

These three stores will sell these books during the contest. Your right to predict will be the same whether you buy by mail from Washington, or at any of these stores. At the stores you can examine the books before buying. These store sales will be counted, of course, in the totals.

Our Responsibility

If you wish to make sure of our financial responsibility and business reputation, consult Dun or Bradstreet, or ask some business acquaintance to "look up" Merrill & Baker, Publishers, New York City. You may be sure this magazine would not publish this advertisement, nor would such firms as

(*CONTINUED ON NEXT PAGE.*)

$150 to Everyone Who Names the Ten Most Popular Books

Simpson Crawford Co., New York, Siegel, Cooper & Co., Chicago, and Jordan, Marsh & Co., Boston, cooperate in selling these books, unless they were confident that we would do exactly as we promise.

Address all mail regarding the contest to: World's Famous Books Contest, care The Washington Post, Washington, D. C.

MERRILL & BAKER, Publishers, New York City

$150 May Be Yours by Following These Simple Directions

The Sale closes January 31st, 1905. Predictions mailed before Dec. 15, if correct, win $150; if mailed before Jan. 1, the prize is $100. For convenience and accuracy, in making the award, each prediction must be made by number (not by title), and on a printed blank. The designating number of each volume is printed just before its title in the above list. Below is a blank order form and prediction blank. Any number of predictions up to 20 may be made on one blank. Each column up and down the page is one prediction—you must make an X across each number you wish to leave out. Leave exactly ten numbers not crossed with an X. These ten NOT crossed represent your prediction. If you order more than one volume, make as many predictions as you buy volumes by using the same number of columns.

If you wish to buy one or more of the books now and not predict till later, use the order form only. A voucher and prediction blank will be sent you with whatever books you order. Then you can predict whenever you make up your mind—but remember the first to predict correctly receive the larger prizes.

Further particulars about the books or the prize plan sent on request.

ORDER BLANK

Send for blank if you prefer not to cut this out.

WORLD'S FAMOUS BOOKS CONTEST, care THE WASHINGTON POST, Washington, D. C.

Enclosed please find..............................dollars. Send me the..................volumes NOT crossed off, as follows:

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

Cross out with an X all volumes not ordered. The list on the first page of this advertisement shows what books each number stands for.

Name...*City or Town*...

Evby.—Dec.

Street and Number...*State*...

Make one prediction for each volume you buy—use one column for each prediction, beginning with the left hand column. Cross out with an X all but ten numbers in as many columns as you order volumes. The ten numbers not crossed in each column are the ten you select as the most popular. The list on the first page of this advertisement shows what book each number stands for.

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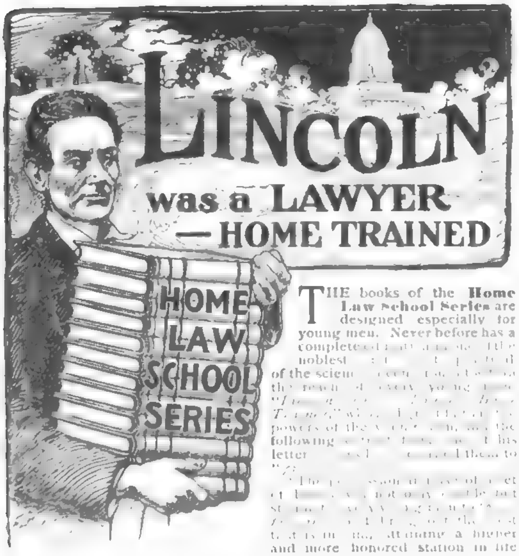

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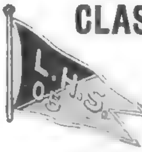

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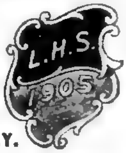

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Wonderful indeed was the genius of Thomas Jefferson. He exercised a more potent and permanent influence upon his own and succeeding generations than any other contemporary American. Henry Watterson describes him as the "one clear figure in our early history" He asked, when his end was approaching, that he might be remembered by posterity simply as the "Author of the Declaration of Independence, of the Statute of Virginia for Religious Freedom, and the Father of the University of Virginia."

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Jefferson was from early life a close student of the Bible. It was of the Bible that he wrote: "There never was a more pure or sublime system of morality than is to be found in the four Evangelists." His further interest in the New Testament is clearly shown by the copy above referred to of the so-called "Jefferson Bible," now preserved with so much care in the National Museum in Washington. This is a little leather-bound volume resembling in appearance an old account book, and on its pages may be read the life of Christ, prepared by arranging chronologically all of the verses from the four gospels that pertain to the career of our Lord, omitting, however, "every verse or paragraph that to his mind was ambiguous or controversial, every statement of fact that would not have been admitted as evidence in a court of justice, and all duplications in the narrative of the life of Christ."

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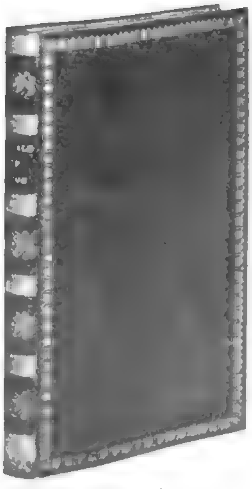

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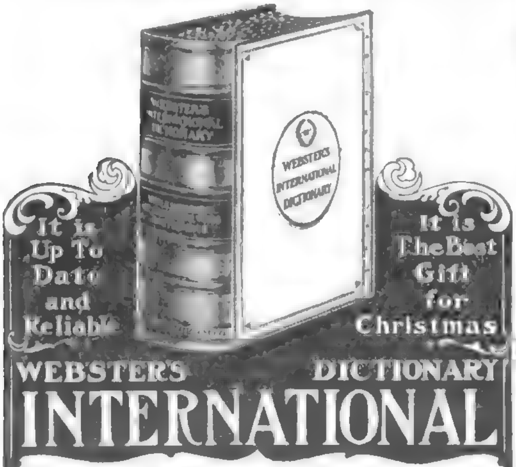
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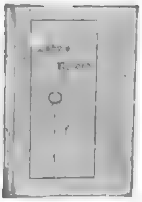

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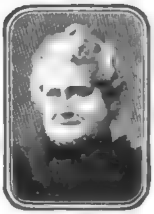

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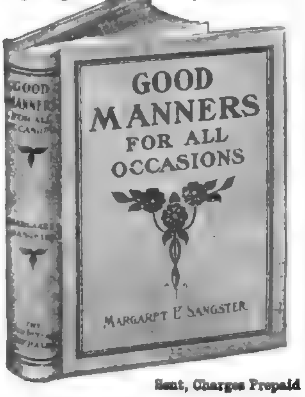

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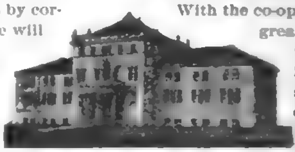

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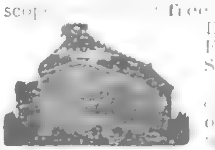

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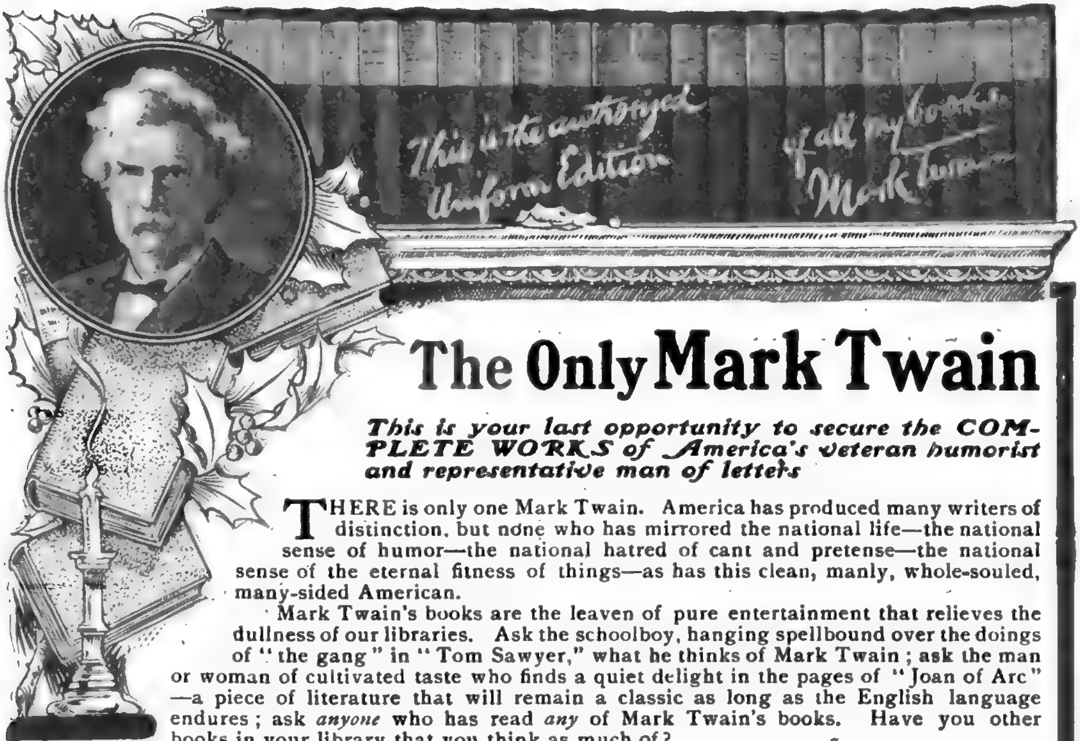
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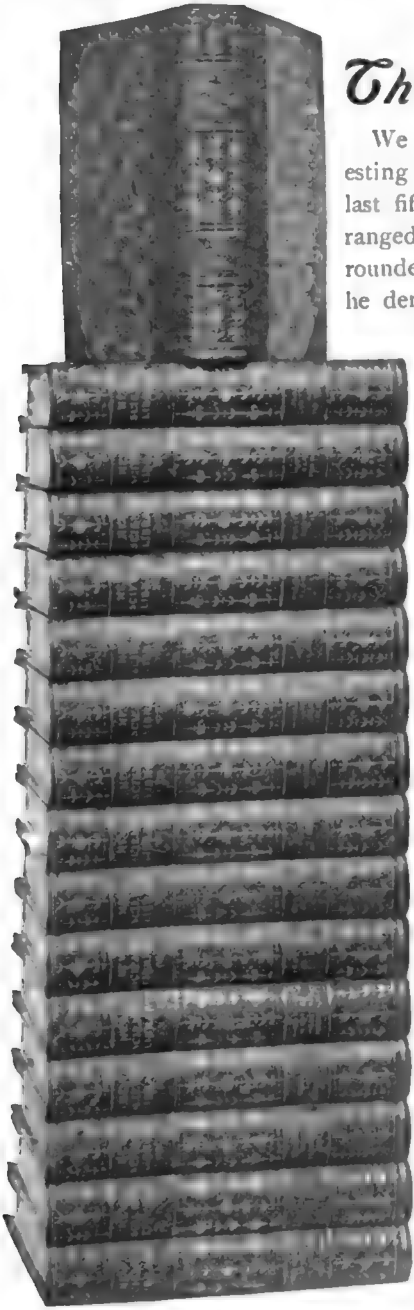

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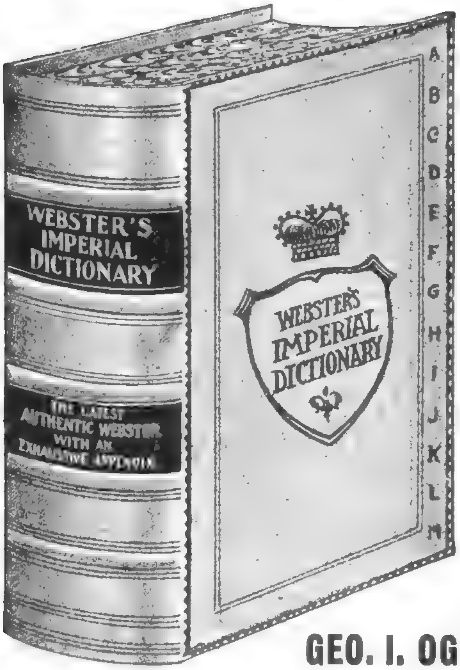
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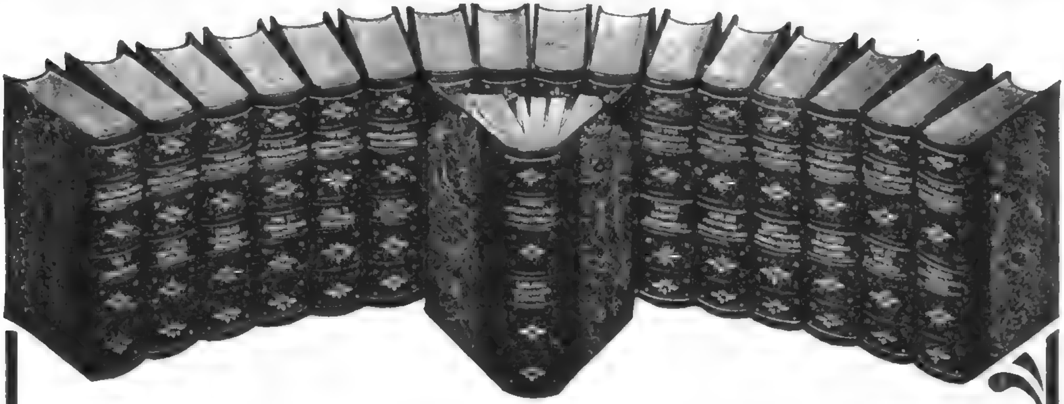

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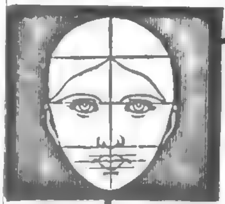

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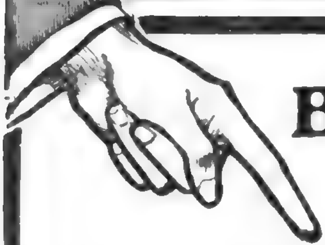

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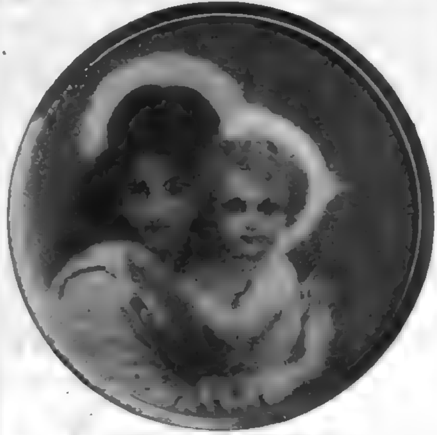

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SPECIAL TRIAL OFFER.

For $1.00, your only expense (and this will not cover our cost of material and postage), we will send 10 trial lessons for any instrument. In Harmony, 4 trial lessons for $1.00. State present knowledge of music, if any, when writing.

We teach Singing, Harmony, and ALL INSTRUMENTS by correspondence and accomplish as much as the best private tutor.

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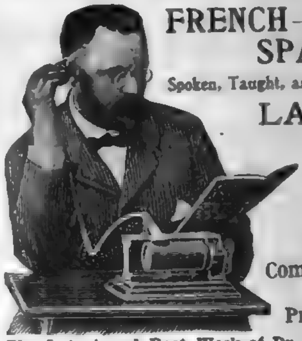

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FOR WORDS AND POEMS and arrange for all instruments. Manuscripts revised. Publishing information FREE. I wrote **"I'm Next to You,"** popular novelty song, **"My Little Texas Rosebud,"** waltz song, **"In Dear Old Colorado,"** ballad, and many other big New York "hits." Send your manuscripts.

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at your home. We will give, free, for advertising purposes, course of **48** music lessons for beginners or advanced pupils on **Piano, Organ, Banjo, Guitar, Cornet, Violin, or Mandolin** (your expense will only be the cost of postage and the music you use, which is small). We teach by mail only and guarantee success. Hundreds write: "Wish I had known of your school before." For book- ionials, and **FREE** tuition contract address: **U. S. SCHOOL OF MUSIC, Box 211, 19 Union Sq., New York, N. Y.**

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Emblem true of love and peace"**

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THE WORLD'S BEST POETRY contains the most perfect expression of the truths of life and the beauties of nature ever attained in any set of books.

It is unique beyond all other works in the power to entertain, to create a love for the beautiful, to enhance the joy of living, and to attune to the infinite.

It is the most appropriately fashioned set of books, in paper, illustrations, and binding, yet issued by any publisher.

Makes an ideal Christmas gift, because it is delicate, chaste, ornamental, inspiring, and of priceless value.

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IT BELONGS IN EVERY CULTURED HOME

This almost perfectly compiled and arranged work is full of mental stimulus and practical help for every occasion of life. It includes the purest and finest poetic thought of centuries, selected by the most accomplished American critics, editors, and literary men.

It is a perfect compendium for writers, speakers, and students, and most especially valuable as a means for educating and developing the imaginative powers of the young.

Each of the volumes represents a great department of poetry, and is so arranged that any poem of any author, or all the poems of any author on any given subject, can be found in an instant.

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The World's Best Poetry completely fills a place that no other publication can take in the very heart of every refined home.

Special Christmas Terms—Complimentary Portfolio

To introduce this work quickly we are offering special inducements to Christmas subscribers. Fill out and send us the coupon in the corner, and we will send you the most beautiful, interesting, and convincing portfolio of sample pages that you have ever seen. The portfolio contains many extracts of the best poetry, illustrated by photogravure and half-tone portraits of poets, and brilliant reproductions in colors of masterpieces of famous artists; and it shows the scientific arrangement and reference value of the work.

SEND COUPON TO-DAY TO

John D. Morris & Company, 1201 Chestnut St.
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TEAR OFF NOW—MAIL TO-DAY

John D. Morris & Company, 1201 Chestnut St., Philadelphia

GENTLEMEN: Referring to your announcement of THE WORLD'S BEST POETRY, I will be pleased to receive, postpaid, portfolio of sample pages, illustrations, and full particulars of your special Christmas terms.

Name……………………

Occupation……………………

Street……………………

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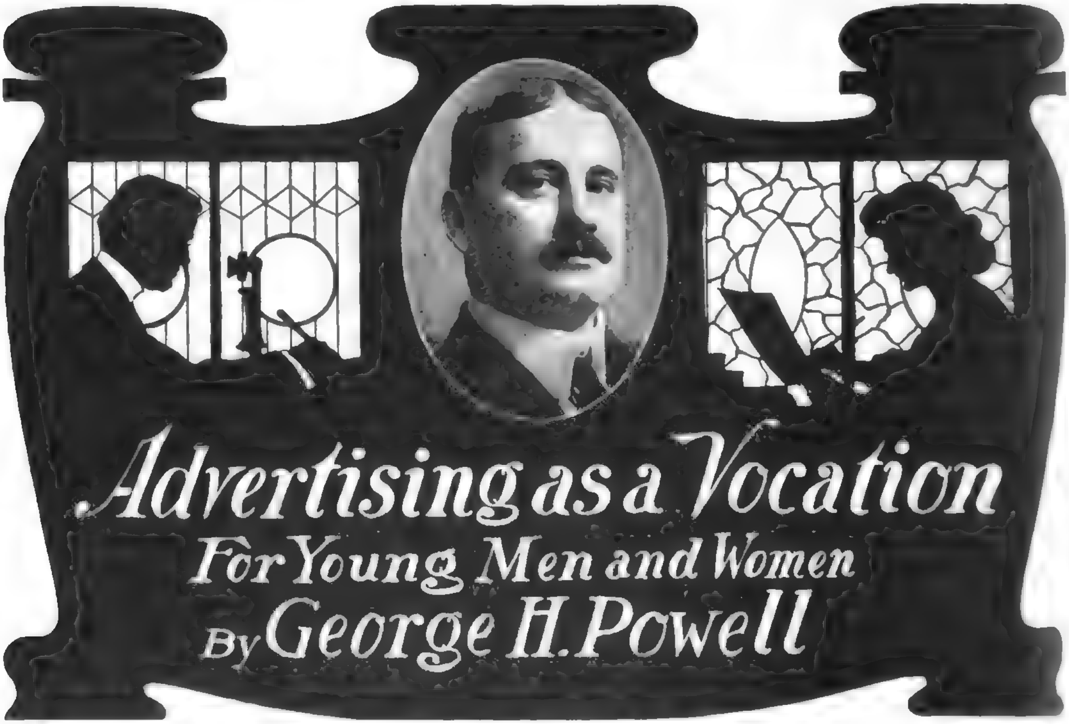


Advertising as a Vocation

For Young Men and Women

By George H. Powell

Something About the Increasing Demand for Skill at $1,200 to $6,000 a Year, and How the Powell System of Advertising Instruction by Correspondence Fits Ambitious People to Fill the Positions

REASONABLY accurate statistics go to show that over a billion of dollars per year are now being expended by the advertisers of the United States, and that there is an increased ratio each succeeding year.

Mr. H. S. Thompson, now advertising manager for Woodhull, Goodal & Bull, Manufacturing Clothiers, Syracuse, N. Y., is another Powell graduate who began without any knowledge of the business. His success, too, shows what the ambitious American can accomplish.

This will answer, at least in part, the question frequently asked as to the future possibilities of the advertising business as a vocation for brainy young men and women after they have been properly trained to do good work.

I constantly receive letters from clerks and salesmen — both sexes — in which the information is volunteered that, if they only had the necessary skill for ad writing, they could find immediate employment at double or more present salaries. Generally it is the firm the correspondent is now working for in a minor capacity that is in want of improved advertising, although not infrequently the opening is with another company or firm.

Add the advertising requirements of the hundreds—yes, thousands—of new business houses to the wants of old-established concerns, and the problem of supplying competent ad writers becomes more and more difficult.

For it must be understood that only a part of the Powell graduates are in the market for positions, the others being business men who complete the Powell System for the purpose of enabling them to outshine their competitors and get as much new trade as possible.

Never has there been such keen advertising rivalry as now, and each coming year is bound to add to the interest instead of diminishing it.

For the ambitious person no other business offers anywhere near the salary or income of advertising, and especially as regards the young ad writer, who has little difficulty in earning $25 a week as soon as qualified, from which starting point he or she finds $50 and $100 a week a reasonably early possibility.

The question of remuneration is wholly a matter of proficiency. Naturally one must be worthy and be able to give value received, but the great and astonishing truth consists in the fact that our public schools, academies, and colleges are annually sending forth graduates who are magnificent timber for the making of skilled writers of advertising, and yet who know little or nothing about the money they can make without long delay.

And yet the Powell System has been the means of many of them finding big salaries and incomes in a quarter of the time that is usually needed for becoming anchored in some minor capacity at starvation wages.

Here, then, is a big, brainy class of Americans that has everything to gain by becoming skilled ad writers. Be very sure, too, that it has great, big prizes constantly worth striving for — the higher places where $15,000 is by no means unknown.

I want to interject right here a few burning words to the readers of EVERYBODY'S MAGAZINE— taking out of consideration the triflers who try their hands at first one thing and then another; taking out the small army of business-men students, **and mighty few are left to fill the demand from advertisers.**

Therefore I cannot too strongly urge the representative young American to at least look into the boundless possibilities of the advertising business, which is to-day the greatest modern factor in building, manufacturing, and commercial enterprises all over the land.

During the past few years I have, through the Powell System of Advertising Instruction by mail, qualified the best advertising specialists in America, and in every State they are on hand to prove the truths regarding possibilities and the superior worth of my system of teaching.

Many owe their positions to me from the fact that I am the most frequently consulted teacher of advertising in America when the advertiser wants an advertising manager or writer.

Very frequently, indeed, do I receive requests from large advertisers thousands of miles distant for trained Powell students, and it must be remembered that such a condition could only obtain after all home efforts to find competent help have been exhausted.

The testimony of Mr. Palmer on this page emphasizes the truth I have referred to, and his case is only one of the many.

The grand work I am performing in training ad writers must prove of interest to the ambitious reader, and for his or her benefit I shall be glad to mail free my elegant new Prospectus, which tells all about the Powell System and gives a fund of valuable advice.

In addition to my Prospectus, which I mail free, I also send a free copy of "Net Results," which is an absorbing story of the achievements of Powell graduates all over the country.

This book is unique in every way. It helps the young man or woman to decide about advertising as a money-making business, and drives home the value of a little judicious worry. Leading advertising authorities say this work should be in the hands of every one struggling to win.

Position When Half Through

NEW ORLEANS, LA., Sept. 16, 1904.

MY DEAR MR. POWELL:

Having finished your course, it may be of interest to you to know what I think of it. This can be summed up in just three words, "You Teach Advertising." You make it so interesting, from the very start, that your pupils are bound to learn. Your manner of imparting your knowledge is ideal. Every lesson of your entire course is "all meat"—nothing superfluous and nothing omitted.

When only about half through with your Course the firm by whom I am employed turned over to me their entire advertising. I simply applied the knowledge I have gained from you and the results have been entirely satisfactory.

Your personal letters of criticism are, I believe, the most helpful part of the Course, showing, as they do, your interest in each student.

Altogether, I am more than pleased with your System of Advertising Instruction, and cannot recommend it too highly.

Yours very truly,
H. R. PALMER.
No. 1632 Washington Ave.

Mr. Palmer is advertising manager for Gibbens & Stream, Machinery and Mill Supplies, and his success shows how great is the demand for good advertising from manufacturers in lines not able to use magazines and newspapers. Modern publicity is revolutionizing even the crude catalogues, trade circulars, and booklets, which calls for more well-trained ad writers than can be found.

These free books, the most valuable ever issued, should also be in the hands of every business man who is anxious to increase his business. Simply address me

GEORGE H. POWELL, 1392 Temple Court, NEW YORK

AN IMPORTANT ANNOUNCEMENT

January 1st, 1905, and thereafter, the price of

THE FOUR-TRACK NEWS

WILL BE

One Dollar per Year - - 10 Cents per copy

Foreign Countries, $1.50 per Year

At the outset—January, 1902—The Four-Track News was a 64-page periodical, and, that it might be given immediate recognition, the price was placed at 50 cents per year.

The magazine is now a monthly of over 130 pages; it has added to its list of contributors some of the best-known names in modern literature and it has steadily increased and improved its illustrations and the character of its articles. It has not, however, reached the top of its ambition yet, and in order to make that possible it has been decided that the price shall be

$1.00 per Year; 10 Cents per Copy, Beginning with January, 1905

For two years we have given our readers a magazine at one-fourth its actual value; by the improvements we have in contemplation, notably the addition to our staff of other well-known writers, we intend to continue to put out a periodical easily worth four times the price asked.

ON OR BEFORE DECEMBER 31ST, 1904

RENEWALS AND NEW SUBSCRIPTIONS FOR 1905 ONLY MAY BE SENT TO US ON BLANK BELOW, AT THE OLD (50 CENT) RATE

No subscriptions for 1906 or thereafter accepted at less than $1.

Sample copies will be sent prepaid upon receipt of 5 cents.

Fill in coupon and send with remittance

GEORGE H. DANIELS, Publisher
The Four-Track News
Room 197, 7 East 42d Street, New York

.... 1904

Enclosed please find $........................ for .... copy of
The Four-Track News for .... year beginning 190

No Subscriptions for 1906, or thereafter, accepted for less than $1.

(Name) ....
(Street and No.) ....
(Town and State) ....

SUBSCRIPTION PRICE, 50 CENTS; FOREIGN COUNTRIES, $1.00

The Grand Prize

has been awarded

The Prudential

at

The St. Louis Exposition.

This is the

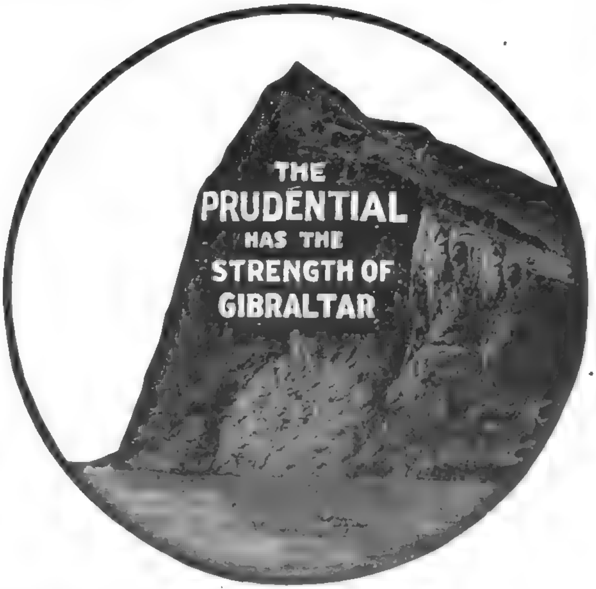
Highest Honor

ever conferred upon a Life Insurance Company of this or any other country at any International Exposition!

**THE
PRUDENTIAL
INSURANCE
COMPANY
OF AMERICA.**

**Home Office,
Newark, N. J.**

JOHN F. DRYDEN, President.



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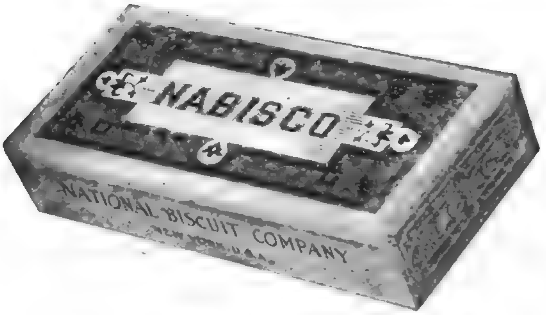
To look clean is gratifying.
To feel clean is satisfying.
Ivory Soap will produce both sensations.


NABISCO
NATIONAL BISCUIT COMPANY
NEW YORK U.S.A.

The Yule-tide feast of love and happiness can have no greater enchantment than Nabisco Sugar Wafers, a Fairy Sandwich that sets merry hearts attune—a confection of subtle individuality and delightsome character, that is as much a part of Merry Christmas as a sunbeam is a part of Spring. You must have Nabisco Sugar Wafers to complete the glory of the Yule-tide feast.

And when the evening shadows fall, and the logs are burning, bright with cheer, you should pass around Festino Almonds, that old and young, and those who are not so old and young, may ever remember and cherish the joys of the day.

FESTINO
NATIONAL BISCUIT COMPANY
FESTINO

Safest for Delicate Fabrics
Easiest for Coarsest Washing
JAMES PYLE'S
PEARLINE

LIGHTEN THE DRUDGERY OF HOUSE WORK
by daily use of **Pearline** instead of soap.
A PERFECT CLEANSER
A PERFECT RINSER
—LEAVES NO TRACE OF SOAP—NO ODOR
HARMLESS—EASY—QUICK washing for delicate fabrics. Millions call PEARLINE the most efficient and SAFEST AID TO WASHING AND CLEANING

You Risk Nothing but a Postage Stamp in Mailing Us an Order

Each Garment Made to Measure—Nothing Ready-Made

Imagine your dressmaker agreeing to take no pay for her work if the garment she was making for you turned out unsatisfactory! Or

Imagine buying a ready-made suit, designed over a regulation figure or dummy form, and the very next day running across a neighbor wearing an exact counterpart!

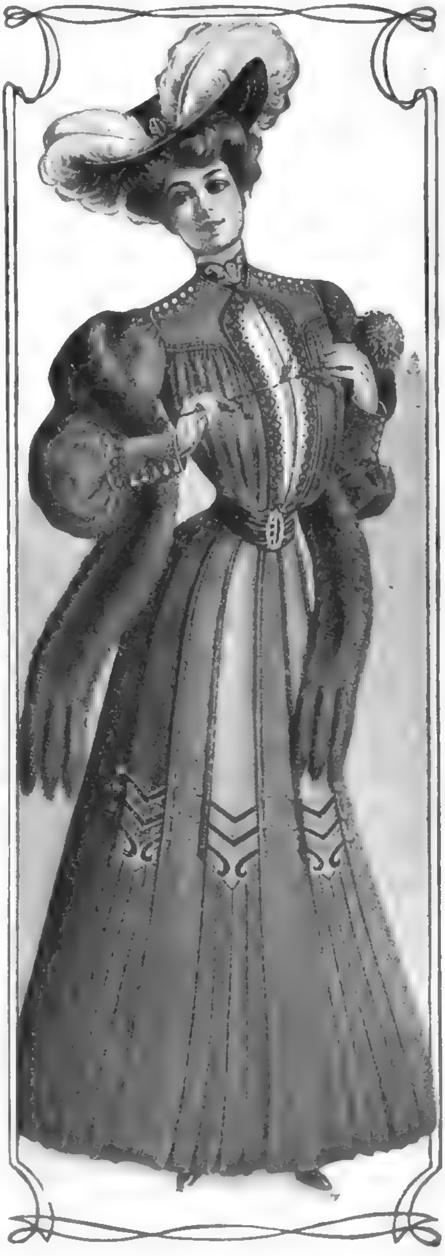
These are some of the trials in the matter of feminine attire from which few women can claim to be entirely free. The risk involved in getting a garment in either of these ways is not pleasant to contemplate. But there is a welcome alternative.

For sixteen years we have solved this problem by making garments to order according to each customer's measurements sent us by mail, and over 200,000 pleased and satisfied patrons bear witness to the success of our system.

Our simple measurement directions insure perfect fitting garments.

We not only take no pay for our work if the garment we make for you does not meet with your entire approval, but we relieve you of all responsibility in the transaction.

The Garment is Guaranteed to Fit and Satisfy You in Every Particular or We Refund Your Money



You can't realize how easy and convenient it is to order of us, or how much pleasure you derive in wearing a garment made by us to your own measurements, until you have put our perfect and matchless system to the test. Nor can you appreciate how reasonable our prices are until you get one of our garments and compare it with ready-made goods costing about the same, or more.

PRICES THAT PROVE THEIR POPULARITY:

(Every Garment Made to Order—Nothing Ready-made)

Tailor-made Suits	**$10 to $35**
New "Lohengrin" Suits	**$15 to $35**
Skirts of exclusive designs	**$ 4 to $15**
Fall and Winter Jackets	**$10 to $25**
Long Coats "Tourist Models"	**$12 to $25**
Rain Coats	**$12 to $25**

We prepay express charges on your garment to any part of the United States

ORDERS FILLED IN ONE WEEK

CATALOGUE AND SAMPLES FREE We mail free to any part of the United States our new Winter Catalogue and a fine selection of samples from our stock of over *400 Guaranteed Materials* in all the latest patterns, weaves, and colors. Please ask for **Catalogue No. 46**, and state whether you wish samples for suit, skirt, or jacket. Also mention colors desired. They will be sent by return mail.
Write for them to-day, before you forget it.

NATIONAL CLOAK AND SUIT COMPANY
119 and 121 West 23d Street, New York
Mail Orders Only *No Agents or Branches*
Established 16 years

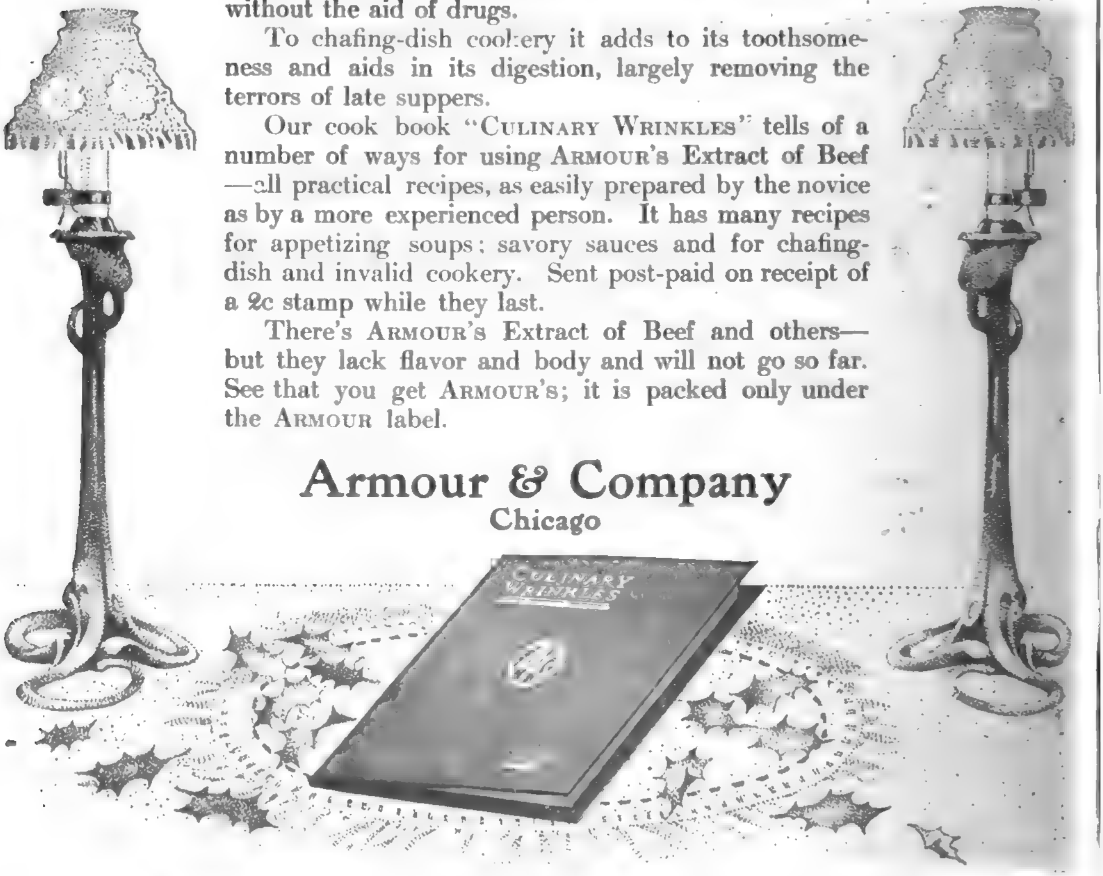
Appetite, Flavor, Good Digestion

May be put into your daily dishes by using Armour's Extract of Beef.

There's a reason for it.

Armour's Extract of Beef has all the savory and odorous principles of prime roast beef; it enables one to add the appetizing aroma of roast beef to left-overs of game, fowl, or vegetables. It is a substitute for the original flavor and juices that have been lost in the first cooking.

Another reason why Armour's Extract of Beef should be used every day is, that it aids in the digestion of other food and insures full nutrition without the aid of drugs.



To chafing-dish cookery it adds to its toothsomeness and aids in its digestion, largely removing the terrors of late suppers.

Our cook book "Culinary Wrinkles" tells of a number of ways for using Armour's Extract of Beef —all practical recipes, as easily prepared by the novice as by a more experienced person. It has many recipes for appetizing soups; savory sauces and for chafing-dish and invalid cookery. Sent post-paid on receipt of a 2c stamp while they last.

There's Armour's Extract of Beef and others—but they lack flavor and body and will not go so far. See that you get Armour's; it is packed only under the Armour label.

Armour & Company
Chicago

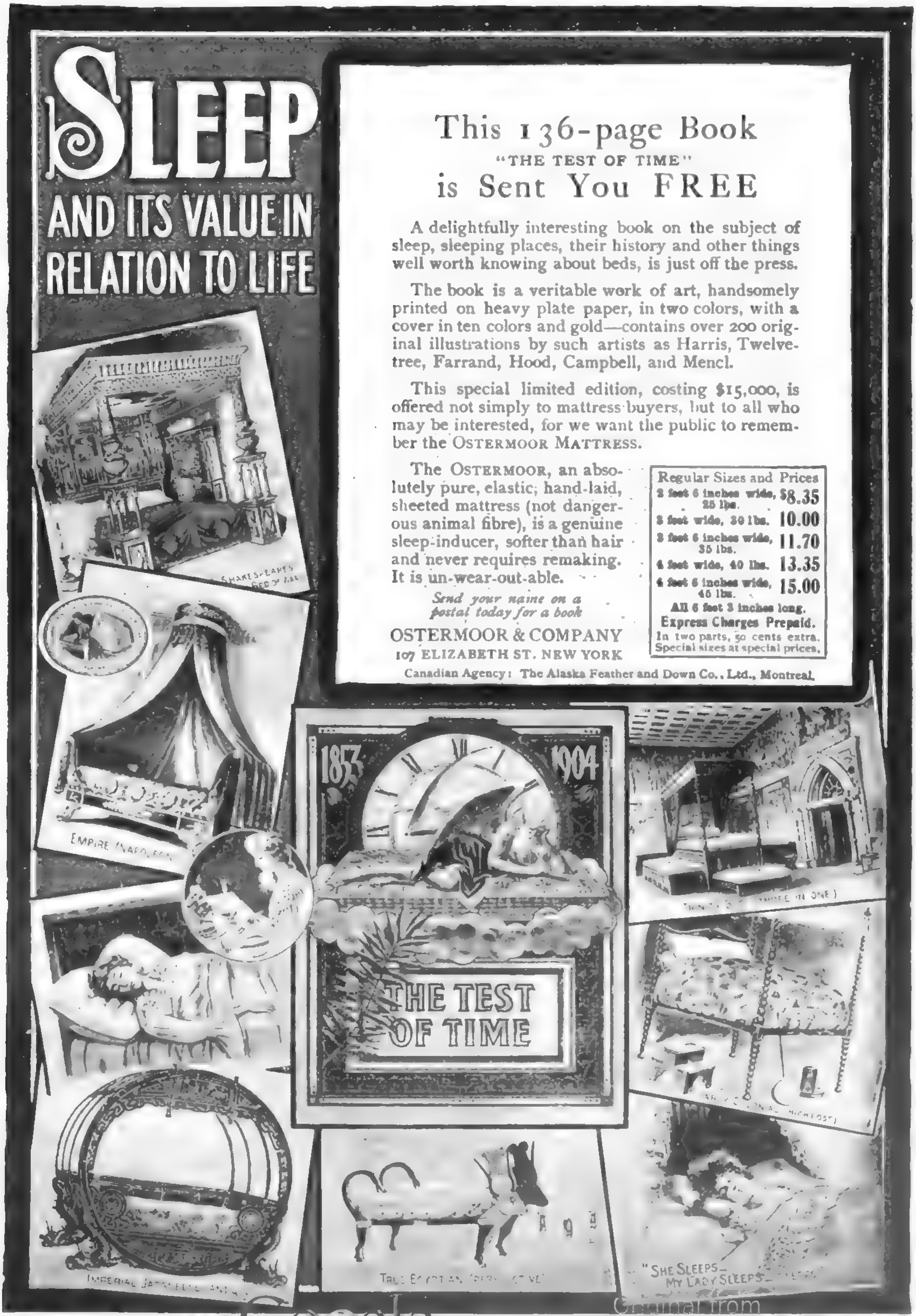
Armour's Tomato Bouillon

An Appetizing Beverage and Relish, for Making Oyster Cocktails

And as a tempting pick-me-up between times when too tired to eat a meal, or in case of nervous exhaustion, a cup of Armour's Tomato Bouillon will be found a quieting and satisfying food, as well as a sleeping-cup, if taken the last thing at night.

Sold by all Grocers. Served at all Soda Fountains and Restaurants. There are other Brands; see that you get Armour's

ARMOUR & COMPANY, Chicago


SLEEP
AND ITS VALUE IN RELATION TO LIFE
SHAKESPEARE'S BED OF ...
EMPIRE (NAPOLEON)
1853
1904
THE TEST OF TIME
IMPERIAL JAPANESE
TRUE EGYPTIAN
"SHE SLEEPS— MY LADY SLEEPS"

This 136-page Book
"THE TEST OF TIME"
is Sent You FREE

A delightfully interesting book on the subject of sleep, sleeping places, their history and other things well worth knowing about beds, is just off the press.

The book is a veritable work of art, handsomely printed on heavy plate paper, in two colors, with a cover in ten colors and gold—contains over 200 original illustrations by such artists as Harris, Twelvetree, Farrand, Hood, Campbell, and Mencl.

This special limited edition, costing $15,000, is offered not simply to mattress buyers, but to all who may be interested, for we want the public to remember the OSTERMOOR MATTRESS.

The OSTERMOOR, an absolutely pure, elastic, hand-laid, sheeted mattress (not dangerous animal fibre), is a genuine sleep-inducer, softer than hair and never requires remaking. It is un-wear-out-able.

Send your name on a postal today for a book

OSTERMOOR & COMPANY
107 ELIZABETH ST. NEW YORK

Regular Sizes and Prices	
2 feet 6 inches wide, 25 lbs.	$8.35
3 feet wide, 30 lbs.	10.00
3 feet 6 inches wide, 35 lbs.	11.70
4 feet wide, 40 lbs.	13.35
4 feet 6 inches wide, 45 lbs.	15.00

All 6 feet 3 inches long.
Express Charges Prepaid.
In two parts, 50 cents extra.
Special sizes at special prices.

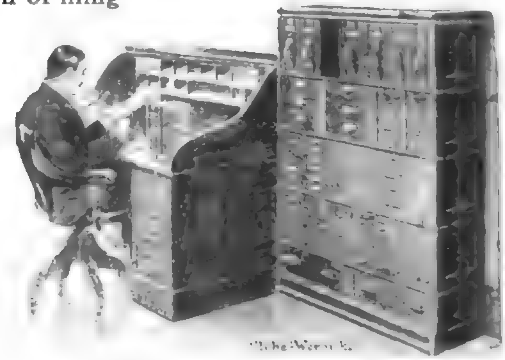
Canadian Agency: The Alaska Feather and Down Co., Ltd., Montreal

Globe-Wernicke "ELASTIC" CABINET

It grows with your business and your business grows with it.

Business sagacity should determine one to invariably consult the latest Globe-Wernicke Catalog before making any selection of filing devices, for the simple reason that he will find that our "Elastic" Cabinet system provides the greatest variety at the lowest possible cost. Carried in stock in principal towns and cities, or shipped from factory, freight paid.

Ask for Catalog F-804



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TIFFANY & CO.

Diamond and Gem Merchants, Gold and Silver Smiths, Stationers and Dealers in Artistic Merchandise

The Tiffany Blue Book

1905 Edition is now ready, and upon request a copy will be sent to intending purchasers without charge.

Although this annual holiday catalogue contains **No illustrations, pictures or cuts,** patrons will find its 450 pages of concise descriptions a veritable directory of helpful suggestions of Christmas presents, with the minimum and maximum prices at which the articles can be purchased.

Mail Orders

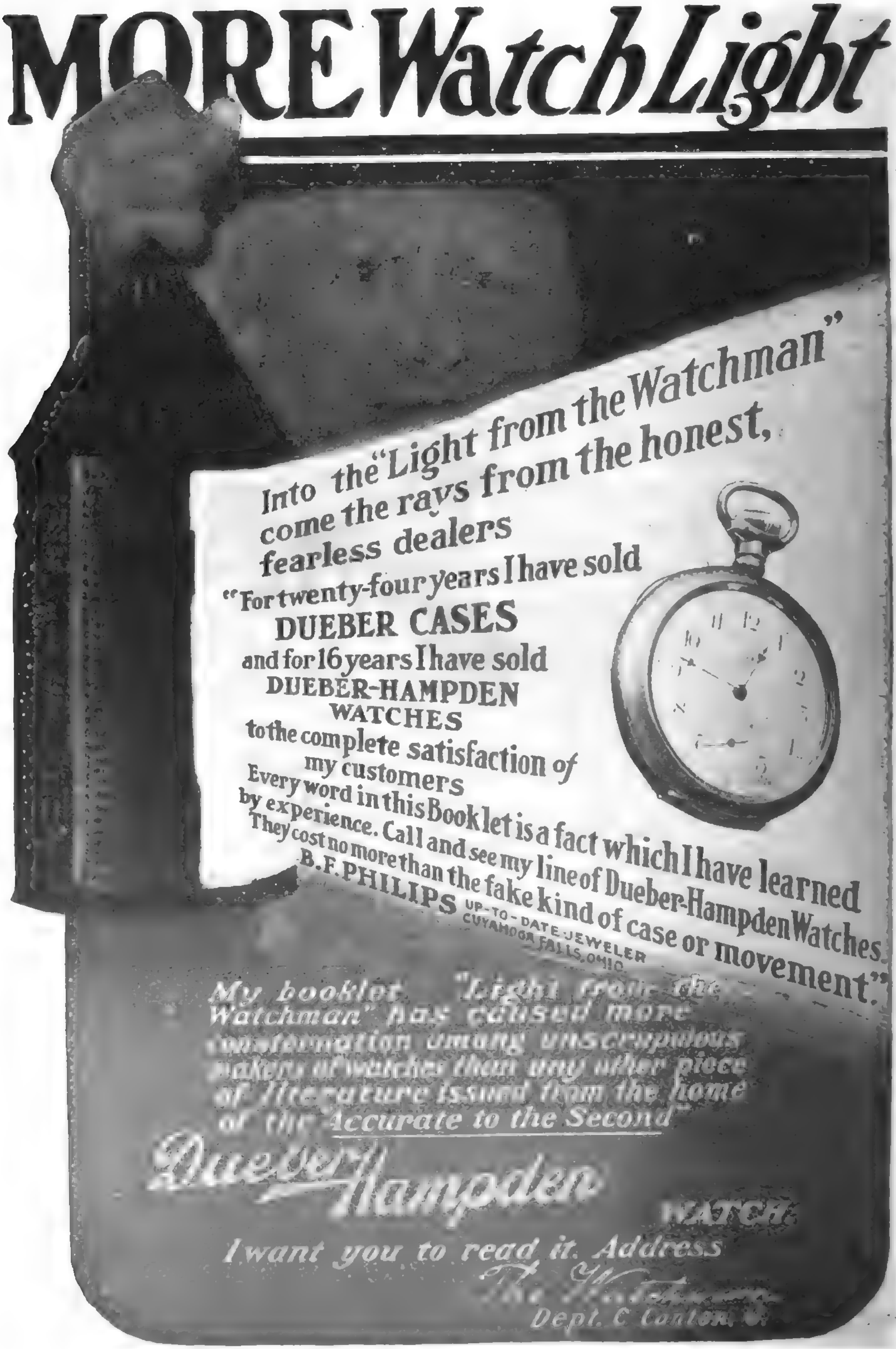
Attention is directed to the facilities of Tiffany & Co.'s Mail Order Department. Upon advice as to requirements and limits of price, Tiffany & Co. will forward promptly photographs, cuts or careful descriptions of what their stock affords.

Tiffany & Co. especially invite a comparison of their prices.

Jewelry
Silverware
Watches
Clocks
Bronzes
Fine China
Glassware
and a wide range of other articles suitable for Holiday Gifts, all enumerated with prices in the 1905 Tiffany Blue Book.

Tiffany & Co. are strictly retailers. They do not employ agents or sell their wares through other dealers.

Union Square New York



MORE Watch Light

Into the "Light from the Watchman" come the rays from the honest, fearless dealers

"For twenty-four years I have sold **DUEBER CASES** and for 16 years I have sold **DUEBER-HAMPDEN WATCHES** to the complete satisfaction of my customers

Every word in this Booklet is a fact which I have learned by experience. Call and see my line of Dueber-Hampden Watches. They cost no more than the fake kind of case or movement."

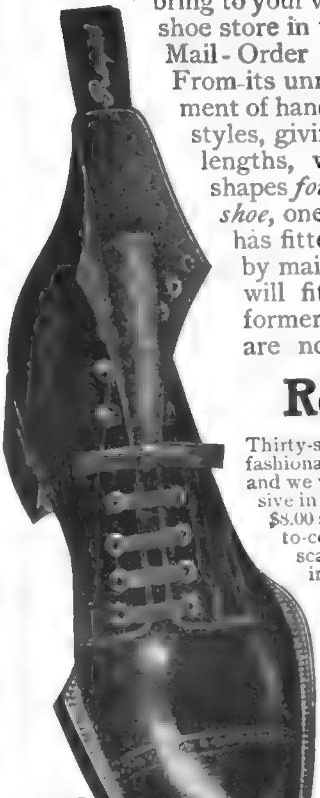
B. F. PHILIPS UP-TO-DATE JEWELER
CUYAHOGA FALLS, OHIO

My booklet "Light from the Watchman" has caused more consternation among unscrupulous makers of watches than any other piece of literature issued from the home of the "Accurate to the Second"

Dueber Hampden WATCH.

I want you to read it. Address

The Watchman
Dept. C Canton, O.



What Better Xmas Gift ?

Shoes for the Holidays

IF YOU do not live within calling distance of one of the 80 Regal stores, a single postal request will bring to your very door the greatest shoe store in the world—the Regal Mail-Order Department. From its unrivaled assortment of handsome Winter styles, giving a range of lengths, widths and shapes *found in no other shoe,* one of our experts, who has fitted thousands of persons by mail, will select a shoe which will fit you like a glove. Our former unexcelled facilities for fitting shoes by mail are now just doubled, for we make

Regals in Quarter Sizes!

Thirty-six lengths, 8 widths—*288 different fittings*—in each of our 75 fashionable Winter models! You have only to choose your style, and we will forward you a Regal so minutely accurate in fit, so exclusive in design and finish, that even an expert couldn't tell it from an $8.00 shoe. You'd never get it for $3.50 were it not for our tannery-to-consumer economies. The fine gradations of our quarter-size scale enable us to make Regals the most perfectly fitted footwear in the world. Shoes a "bit too small" or a "bit too large" are a thing of yesterday—if you get Regals.

Send for our Winter Style Book

75 HANDSOME NEW STYLES

in Men's and Women's Winter Regals are now awaiting your inspection. See them in any one of the 80 Regal stores, or send to the Mail-Order Department in Boston or New York for the new Style Book, which is the very next thing to seeing the shoes themselves. Large photographic reproductions with complete descriptions and instructions for ordering by mail.

For $3.50 we will send a handsome gift certificate, which entitles the receiver to a pair of Regals—either Men's or Women's—fitted at any Regal store or in either Mail-Order Department.

Samples of leathers sent on request.

Regal shoes are delivered, carriage prepaid, anywhere in the United States or Canada, Mexico, Cuba, Porto Rico, Hawaiian and Philippine Islands, also Germany and all points covered by the Parcels Post System, on receipt of $3.75 per pair. (The extra 25 cents is for delivery.)

RALEIGH

The characteristics of this style are the semi-narrow toe and graceful outside "swing." Not exclusively for business or walking suits, but particularly desirable for semi-dress.

Style 7-DD—As illustrated, Blucher Cut, High Shoe, made of Finest Imported Enamel Leather. Extension sole, high walking heel. **Style 7-DF**—Same as illustrated, except plain lace style. (Not Blucher.) Made of King Patent Leather.

REGAL SHOE CO., Inc.

MAIL ORDER DEPARTMENTS { 419 Summer Street, Boston, Mass.
Dept. E, 785 Broadway, New York City

SUB-STATION A—Cor. Geary and Stockton Sts., San Francisco. SUB-STATION B—103 Dearborn St., Chicago. SUB-STATION C—618 Olive St., St. Louis. SUB-STATION D—631 Canal St., New Orleans. SUB-STATION E—6 Whitehall St., Viaduct, Atlanta.

London Post Depot, 97 Cheapside, England.

Regal shoes are delivered through the London Post Department to any part of the United Kingdom on receipt of 15/6.

Largest Retail Shoe Business in the World

$3.50 REGAL $3.50

SHOES FOR MEN AND WOMEN

GILLETTE BLADE
NO HONING
NO STROPPING

A Christmas Gillette

That's the gift for *him*.

A joy-giving, comfort-imparting, economy-insuring **Gillette Safety Razor.**

The outfit is beautiful, triple-plated silver, leather case.

Supposing he *doesn't* shave himself—

That's the point. He *will*. He'll prefer it to the waits and health risks of barber shop shaving. Any man would rather shave himself *if he could*, and *any man can* give himself a delightful velvet shave in three minutes with the **Gillette.** Impossible to cut or irritate the face. We send the

Gillette Safety Razor

on thirty days' trial. If you are dissatisfied for any reason at the end of this time return the razor and we will refund every cent you have paid. The **Gillette Safety Razor** *is 24 razors in one.*

Always ready to use—

No Stropping or Honing

The Gillette has twelve double-edged blades; each blade is thin as paper, perfectly tempered and glass hardened; gives from ten to thirty perfect shaves. Case and blades packed and sealed direct from factory, showing them to be new. Six new blades at no cost to you. Additional blades at nominal cost.

Even a Blind Man Can

GILLETTE SALES CO., Chicago:—Several days ago I saw a cousin of mine who is blind use one of your razors, and he liked it fine.

(Signed) NIMROD LONG, City Clerk, Owensboro, Ky.

The Gift to Please Him Most

Gillette Razor, triple-plated silver, with blades, leather case, sent prepaid, $5.00; will save five times its cost the first year. **Special Gift Gillette.** Twenty-year guaranteed heavy quadruple gold plate Gillette Razor, in elegant case, $10.00. Same, in fine Morocco case, with name gilded on case and engraved on razor handle, a magnificent present, $12.00.

Ask your dealer; if he doesn't sell it get him to correspond with us or send direct to-day.

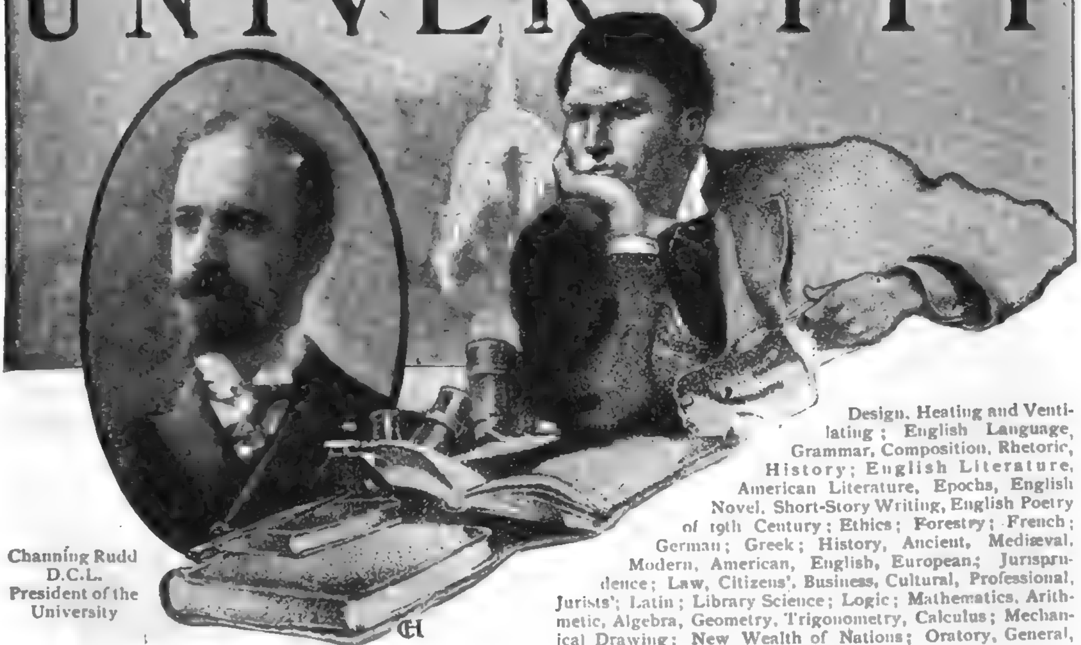
Our interesting booklet mailed free. Awarded Gold Medal as the finest and most satisfactory razor at the St Louis Fair.

The Gillette Sales Co.

1602 Manhattan Bldg.
Chicago

References: Continental Nat. Bank; Chicago Nat. Bank, Chicago; Dun's and Bradstreet's.

INTERCONTINENTAL CORRESPONDENCE UNIVERSITY



Channing Rudd
D.C.L.
President of the
University

I HAVE heretofore told you about the organization of the I. C. U. and of its eminent Founders and Trustees. I now announce the following courses. They represent only a portion of the subjects we shall teach. Read this list carefully and then write me a personal letter about the subjects in which you are most interested, whether or not they are given in this list.

Accounting; Advertising; Agriculture, General, Tropical; Architecture; Banking; Bookkeeping; Chemistry; Civil Service; Colonial Administration; Commerce, History of, Internal, Foreign; Commercial Education; Commercial Geography; Consular Service; Cotton Industry; Diplomacy, History, American European, American in Orient; Domestic Science; Economics, Descriptive, Agricultural, Industry, Maritime, History; Engineering, Civil, Mechanical, Electrical, Sanitary, Railroad, Highway, Irrigation, Water Works, Water Powers, Sewerage, Surveying, Materials of Construction, Steel Design, Heating and Ventilating; English Language, Grammar, Composition, Rhetoric, History; English Literature, American Literature, Epochs, English Novel, Short-Story Writing, English Poetry of 19th Century; Ethics; Forestry; French; German; Greek; History, Ancient, Mediæval, Modern, American, English, European; Jurisprudence; Law, Citizens', Business, Cultural, Professional, Jurists'; Latin; Library Science; Logic; Mathematics, Arithmetic, Algebra, Geometry, Trigonometry, Calculus; Mechanical Drawing; New Wealth of Nations; Oratory, General, Forensic, Political, Pulpit; Pedagogy; Philosophy. Physics; Proof-reading; Psychology; Sociology; Spanish; Textiles.

The chief aim of life is progress. No matter how high a position you occupy, you can progress. The purpose of the I. C. U. is to help you advance, to lead forth and crystallize your ambitions and aptitudes. I invite you into the field of intellectual growth.

Write me a personal letter. I shall reply promptly. In addition, I shall take pleasure in sending, with my compliments, a copy of "The Personal Statement of the President." This book tells what the I. C. U. can do for you.

Yours for knowledge,

Channing Rudd
PRESIDENT
for the Trustees

Address me, 153 I. C. U. Building, Washington, D. C.

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HARDMAN

PIANO

(IMPROVES WITH USE)

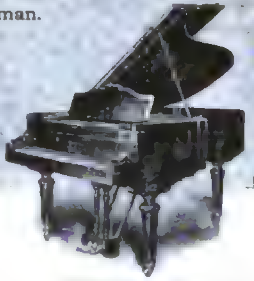
DISTINGUISHED FOR ITS TONE — rich, round and resonant as well as sweet, singing and sympathetic; the only piano which so happily combines the six qualities essential to Musical Perfection.

TENS OF THOUSANDS are testifying to the superiority of the Hardman. No other piano so inevitably — so surely — meets every demand — so absolutely defies the passing years of unremitting service. The result of over sixty years' experience in piano manufacture.

LET US SEND YOU names of those in your vicinity who already have and know about the Hardman.

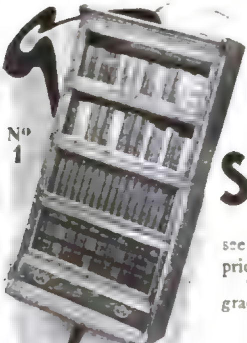
Whatever your circumstances, our system of easy payments makes it possible for you to own a Hardman.

HARDMAN, PECK & CO., M'f'rs



Wherever you live, we deliver the piano, free of charge. We take your old instrument at a liberal sum. Handsome books of information sent free to your address.

Fifth Ave. and 19th St., New York



Nº 1

"GUNN" (PATENTED)

IMPROVED SYSTEM SECTIONAL BOOK CASE

Get our handsome free catalogue before buying a bookcase and see the **very latest ideas** in Sectional Bookcases for the lowest prices.

The "Gunn" excels all other kinds in its handsome appearance, high grade "Grand Rapids" cabinet work and finish, and practical features

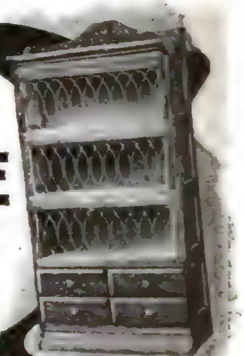
Removable anti-friction doors, no unsightly iron bands, with all sectional earmarks eliminated. Built like a watch—every case guaranteed to please you in every respect.

Delivered prices on the bookcase arrangements (*complete*) *as shown in this advertisement will be mailed on request*

Gunn Sectional Bookcases, Gunn Desks and Filing Cabinets can be had of leading dealers, or we will ship direct to you from the factory.

Our reference, the user—"*The Man with a Gunn.*"

GUNN FURNITURE CO., Grand Rapids, Mich.



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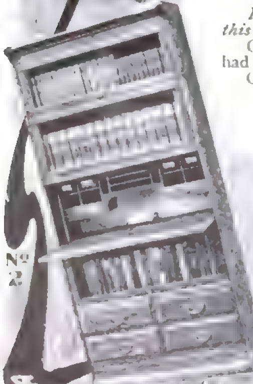

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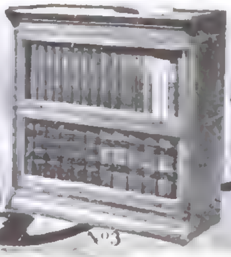

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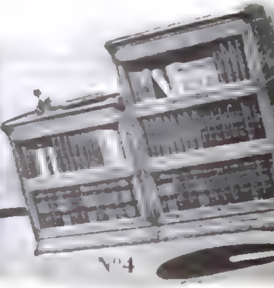

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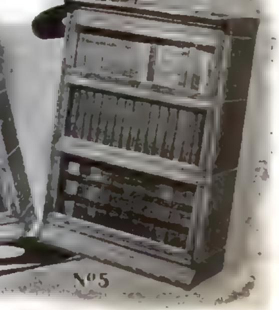
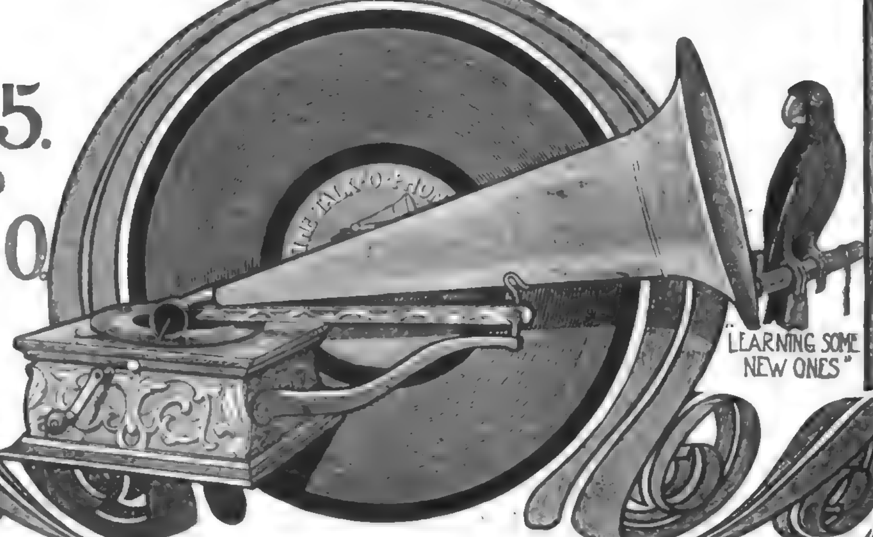


Nº 5

Talk-o-phone

$15.
TO
$40.



TALKING machine manufacture has reached its apex in the perfection of the Talk-o-phone. The result has been attained, not by following in the footsteps of others, but through a long series of successful experiments with entirely new methods.

The Talk-o-phone's simplicity of construction, ease of manipulation, and wonderful accuracy of sound reproduction have already given it a reputation and a popularity second to none.

The Talk-o-phone records, by their brilliancy and charm of expression, are creating enthusiasm everywhere.

Write for catalogue and name of nearest
dealer where you can hear the Talk-o-phone

THE TALK-O-PHONE CO.
TOLEDO, OHIO
New York: 244 West 23d Street

Were you satisfied with your last suit or overcoat?

If not, remember we have devised a way by which you can have your clothes made for you at about the same price that you would have to pay for ready-made clothing.

For $20 to $35 we make to order nobby business suits from Cheviots, silk mixed fancy Worsteds, black and blue unfinished Worsteds and Serges, all guaranteed absolutely free from cotton.

They will be cut in the style prevailing the day we receive the order, and so skillfully tailored that the fronts of the coats will hold their shape during the life of the garments. If not we will replace with new ones.

Better investigate.

Write us for the name of the merchant in your town who will show our woolens and take your measure.

Ed. V. Price & Co., *Merchant Tailors,* **Chicago**

WHAT GIFT COULD BE MORE ACCEPTABLE AT CHRISTMAS TIDE THAN A BEAUTIFUL CABINET OF

AUTOCRAT EXCLUSIVE STATIONERY.

AUTOCRAT LINEN
AUTOCRAT LINEN
AUTOCRAT LINEN

AUTOCRAT STATIONERY is the very latest and best paper made for social correspondence. We have received hundreds of unsolicited letters from all parts of the country stating how greatly pleased people are with it. ¶ Our special 50c. cabinet is, we think, an unusually good value and will make a most acceptable gift to any man or woman. Please

Ask Your Dealer for Autocrat Stationery

If he does not carry it we will deliver same to your door anywhere in U. S. upon receipt of 50c. Cabinet contains correspondence cards, writing paper, and exclusive-shaped, deep-flapped envelopes. Made in Bond, Linen, Wedding Plate, Vellum, and Deckle Edge; in white, blue, or grey. . . .

Special for Christmas: A large and beautifully decorated cabinet containing 100 sheets of writing paper—4 sizes, 100 envelopes to match—4 sizes; 50 correspondence cards—4 sizes, 50 envelopes to match; our little booklet, "Polite Correspondence;" and a package of Autocrat Sachet. This is a regular $5 value. If not obtainable through your dealer will be sent anywhere in U. S., delivery charges prepaid, upon receipt of price—$3.

WHITE & WYCKOFF MFG. CO., *Manufacturing Stationers,* **75 Water St., Holyoke, Mass.**

"Almost a Kodak."

$5.00

The New No. 2

Folding Brownie

More of a camera than has ever before been offered at the price. Good enough to satisfy grown people—simple enough for the children. A Christmas delight to either.

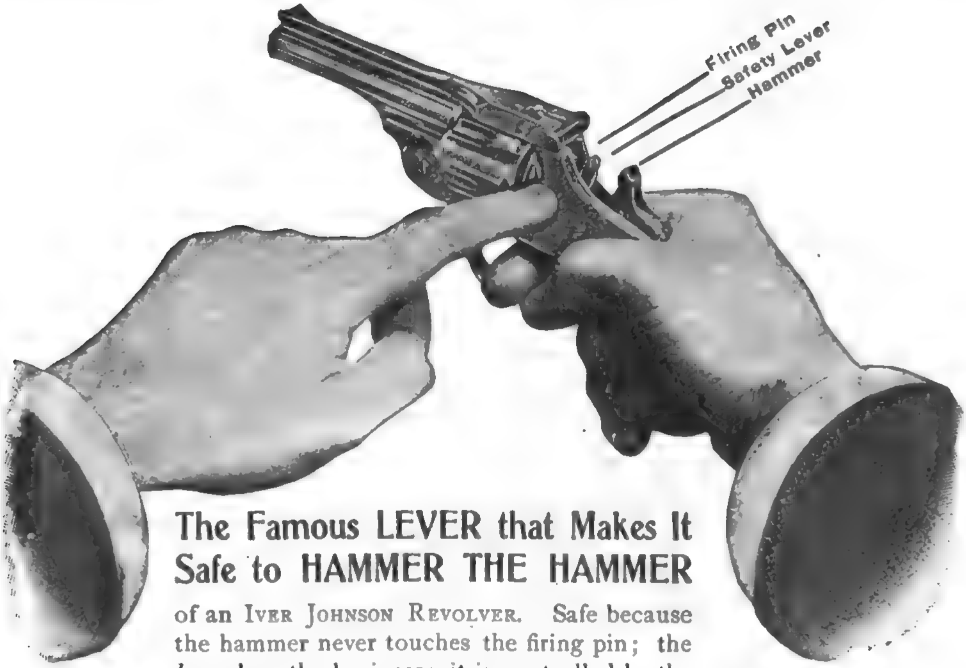
Has automatic shutter with iris diaphragm stops, meniscus lens, automatic focusing device, reversible finder, two tripod sockets. Uses daylight film cartridges for 6 exposures, 2¼ x 3¼ inches.

BROWNIES, $1, $2, $5. KODAKS, $5 TO $97. DEVELOPING MACHINES, $2 TO $10.

EASTMAN KODAK CO.

Catalogues free at the dealers or by mail.

Rochester, N. Y.



The Famous LEVER that Makes It Safe to HAMMER THE HAMMER

of an Iver Johnson Revolver. Safe because the hammer never touches the firing pin; the *lever* does the business; it is controlled by the trigger and cannot get *between* the firing pin and hammer unless the *trigger pulls* it there, and the revolver *cannot be fired* unless the lever is in that position. That is why you can handle an Iver Johnson Revolver carelessly; drop it, throw it; if you like, *hammer the hammer;* a discharge is impossible unless *you pull the trigger.*

IVER JOHNSON

REVOLVERS

are not only *absolutely safe* but *accurate* and thoroughly *reliable,* surpassed by none, yet they cost about one-half as much as other standard makes.

Iver Johnson factories are the largest of their kind.

Iver Johnson Revolvers have the largest sale of any in the world—nearly equal to all other makes in America combined.

No one ever heard of an Iver Johnson being accidentally discharged; even our competitors admit this.

Learn more about them by sending a request for our bright little booklet, "Shots"—it will be sent you free, together with our handsome catalog.

Iver Johnson Revolvers are for sale by all leading Hardware and Sporting Goods dealers

Hammer, $5.00; Hammerless, $6.00.

HONEST GOODS IVER JOHNSON REVOLVERS HONEST PRICES

Iver Johnson's Arms & Cycle Works
FITCHBURG, MASS.

HONEST GOODS IVER JOHNSON REVOLVERS HONEST PRICES

New York Office: 99 Chambers St.

Could you hold a better hand?
CONGRESS PLAYING CARDS

People of refinement insist on stylish, good-quality playing cards. For her guests and family the careful housewife selects beautiful

Congress Cards

Cards of quality. Gold edges. 65 styles—

Initial, Pictorial, Whist, Euchre, Club and Poker. Artistic—elegant. Delightful to play with. See that name "Congress" is on every box. **Send us 50c.** per pack, for backs desired. Illustrations sent free.

Bicycle Playing Cards—preferred by card players from Greenland to Australia—because so satisfactory. Illustrations of backs sent free. **Send us 25c.** per pack, for backs desired. For sale by dealers.

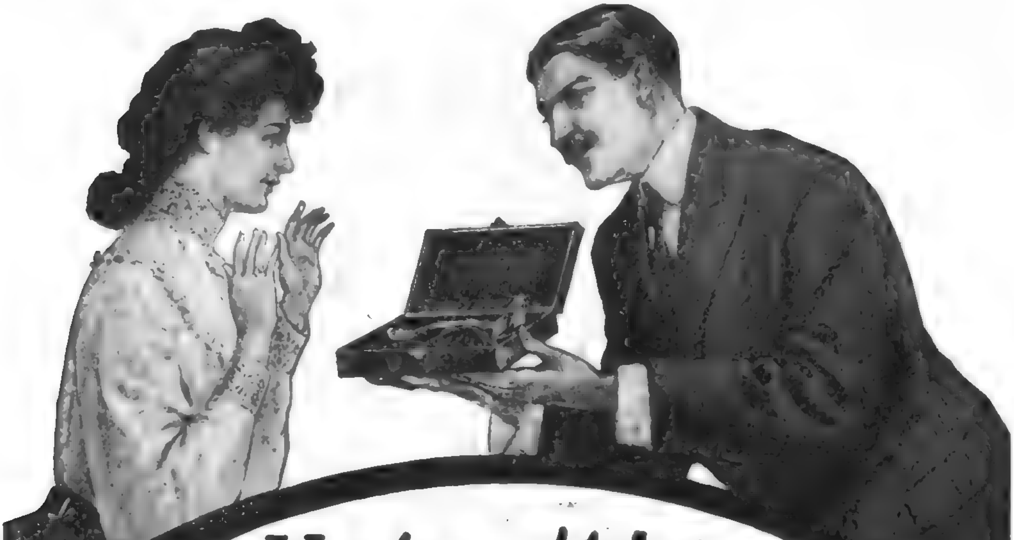
Duplicate Whist—played with Paine's Whist Trays. 12-tray set, $5.00; extra fine set, $10.00. Whist Lessons FREE with each set.

Card Games and How to play Them, 160-p.; Entertaining with Cards, 64-p.; Whist and Duplicate Whist, 104-p., each, paper, 10c.; Cloth, 25c. Vest Pocket Editions—Cinch or High Five, Hearts, Pinochle, Poker, Skat, Bridge, Euchre, each, paper, 5c.; cloth, 10c.

We send all of above goods, prepaid, on receipt of price, if your dealer does not supply them.

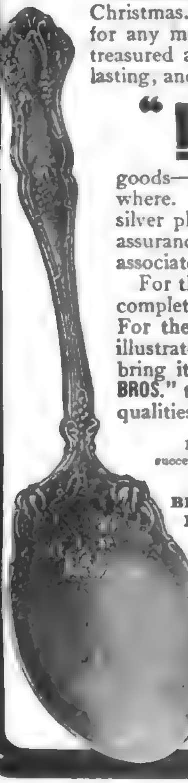
Address Dept. 18 **The U. S. Playing Card Co., Cincinnati, U. S. A.**

COPYRIGHT [illegible] BY THE U. S. PLAYING CARD CO.



Make this a *Silver* Christmas.

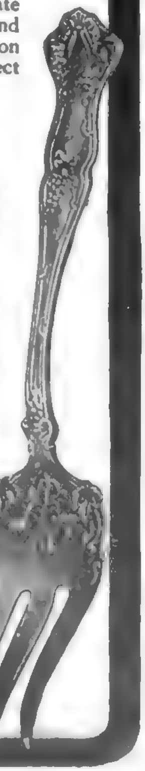
Select silver for the gifts that you will bestow this year. Make it a *Silver* Christmas. If produced by a well known maker it is a worthy present, appropriate for any member of the family, cherished above all else by the housewife, and treasured as a life long possession. If you would make the joy of the occasion lasting, and have the usefulness of the gift endure far into the coming years, select



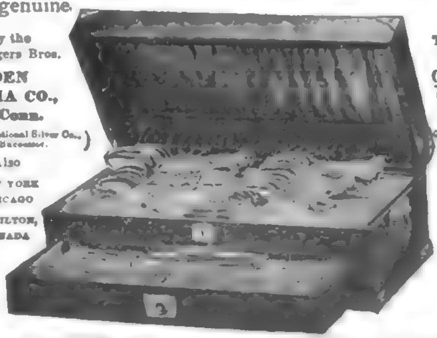
"1847 ROGERS BROS."

goods—"*Silver Plate that Wears.*" It is sold by leading jewelers everywhere. Known in our grandparents' time as it is to-day—the standard in silver plate. To the recipient, the trade mark "**1847 ROGERS BROS.**" carries assurance of the best that can be procured, and such a gift is ever pleasantly associated with the giver.

For the housewife there are spoons, knives, forks, fancy serving pieces, or complete chests. For the husband or father, a carving set is appropriate. For the children, individual sets. In making selections our handsomely illustrated catalogue "Z-20" will greatly help you. A postal card will bring it. See that articles you purchase bear the complete "**1847 ROGERS BROS.**" trade mark. Imitations are always cheaper but lack the remarkable qualities of the genuine.



Made only by the
successors to Rogers Bros.
MERIDEN
BRITANNIA CO.,
Meriden, Conn.
(International Silver Co.,
Successor.)
Also
NEW YORK
CHICAGO
HAMILTON,
CANADA



Trade Mark on
Tea Sets,
Candelabra,
Trays, etc.,
MADE AND
GUARANTEED BY
MERIDEN B COMPANY

EDISON HOME PHONOGRAPH

A Most
Acceptable Holiday Gift

The Edison Phonograph

Entertains the guest, plays for dancing, amuses the family, renders the latest hits and the classical selections with rich purity and natural tone beyond belief till you hear it. ☙ Edison Gold Moulded Records, price 35 cents each, contribute largely to its marvelous results by their unapproached perfection. Dealers everywhere will be glad to prove this wonderful superiority. If there is no dealer near you, send to us for catalogue.

NATIONAL PHONOGRAPH CO., ORANGE, N. J.

NEW YORK. CHICAGO. SAN FRANCISCO. LONDON.

Send for sample copy of the Phonogram Monthly.

TRADE MARK
Thomas A. Edison

I. C. S. Language Courses taught by Edison Phonograph.

BURMEISTER

The EVERETT PIANO

REISENAUER

A Revelation in Piano Acoustics

Leading musicians of the world have placed the stamp of their approval on the EVERETT PIANO by choosing it as the instrument that fully meets all of their artistic requirements and ideals. No mistake can be made by following the lead of these great artists.

In referring to the EVERETT PIANO Reisenauer simply says "Tadellos," a German word, which means without blemish, above criticism, perfect.

Let us send you, FREE, a handsomely illustrated EVERETT Catalogue, and if you are interested we have a very attractive, special proposition to make you.

ADDRESS

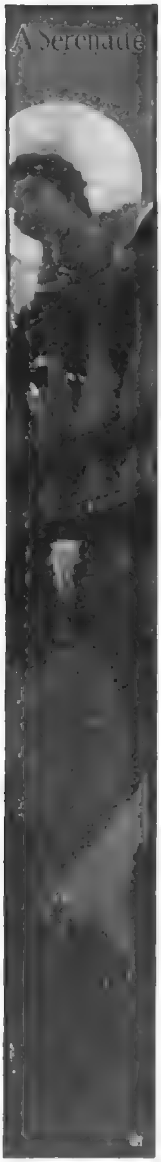
The Everett Piano Co., Boston, Mass.

OR

THE JOHN CHURCH CO.

CINCINNATI,
NEW YORK, CHICAGO.

CABRILOWITSCH



Gold Medal Reginas as Christmas Presents

The ordinary Christmas present gives pleasure on Christmas day and perhaps for a few days after. Some presents last longer than others, but a Regina is one of the very few presents which give pleasure for years and every day in the year.

Music appeals to every one. Some like one kind of music; some another.

One of the beauties of the Regina is that it is able to furnish any kind of music at any time.

Your mother, wife, or daughter will appreciate a Christmas present so beautifully expressed as in the form of a Regina.

Its sweetness will bring a charm into your home—in the living room, in the sick room, in the nursery.

Additional entertainment is obtained in the form of a Regina with talking-machine attachment.

"Gold Medal Reginas" we are now able to call them, for the awarding of a gold medal at the Buffalo Exposition has been confirmed by a similar award at the Louisiana Purchase Exposition.

All purchasers are entitled to take advantage of the perpetual tune disc exchange plan.

REGINA

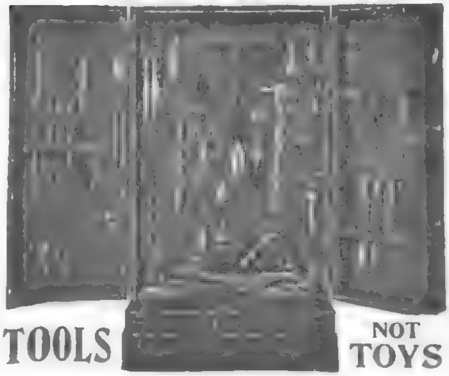
"Queen of Music Makers"

THE REGINA COMPANY

11 East 22d Street, New York 259 Wabash Avenue, Chicago

Sacred Music

A SUGGESTION FOR A PRACTICAL CHRISTMAS GIFT



Patent pending. (Cut of No. 15 Cabinet.)

Wrvanco TOOL CABINETS

Full size tools; best quality; fully warranted and sharpened ready for use

	Height	Width	Depth	Contains	Price
No. 15	31¾ in.	19 in.	10 in.	44 tools	$25.00
No. 16	31¾ "	19 "	10 "	38 "	20.00
No. 17	23 "	15 "	7 "	30 "	15.00
No. 18	23 "	15 "	7 "	24 "	10.00

Also assortment of nails, screws, tacks, screw-eyes, etc., in drawer. All cabine made of polished quartered oak, and fitted with brass hinges, cylinder lock, a special brass tool fastenings.

Write for Illustrated Catalogue of Tool Cabinets and Work Benches

If you will mention EVERYBODY'S we will pay transportation charges to a point within 500 miles of New York. *If you are going to build get our estimat your finishing hardware. We will save you money.* Write us for anything in the line of farming tools, cutlery, mechanics' tools, and hardware in general. Thi been our business eighty-eight years.

Our new catalogue No. 89 is the largest, most beautiful, and most complete ca logue of hardware, tools, and cutlery ever issued; will be ready in January. If y desire one of the first copies send 10 cents for part postage

WHITE, VAN GLAHN & CO., 49 East 42d Street, NEW YORK

Your letters come into closer touch

with inquirers and intending buyers than any other form of advertising you do. Then they should be good—which means first of all that they must be written on good paper.

OLD HAMPSHIRE BOND

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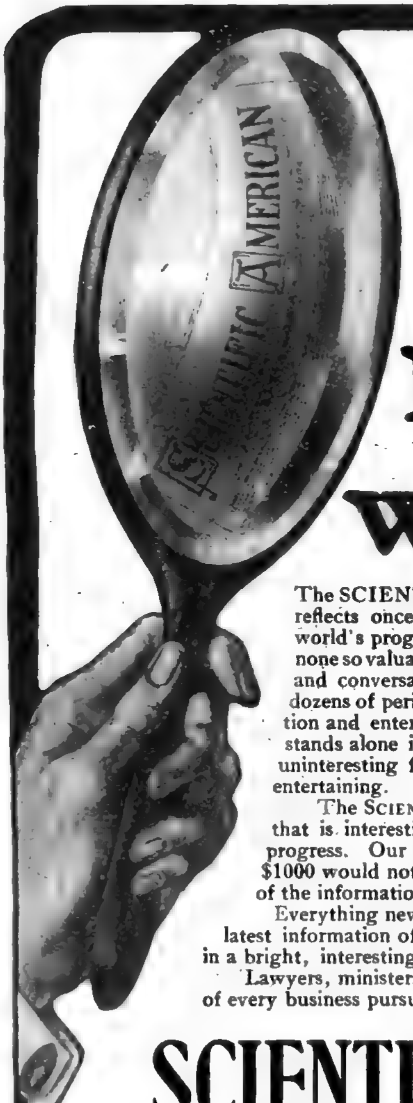

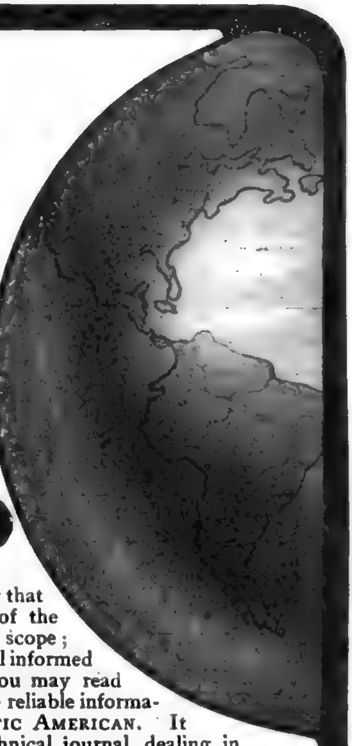

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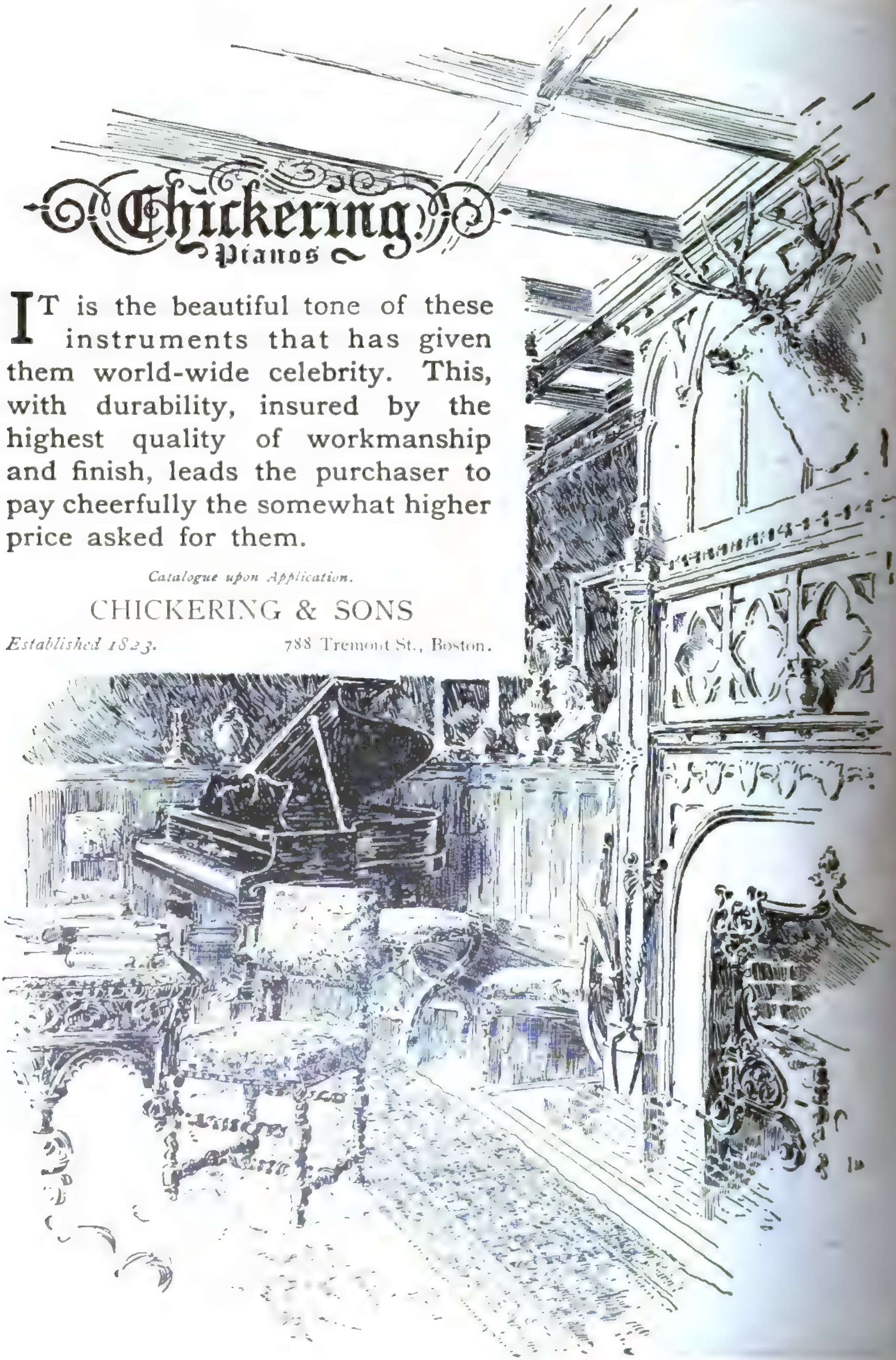

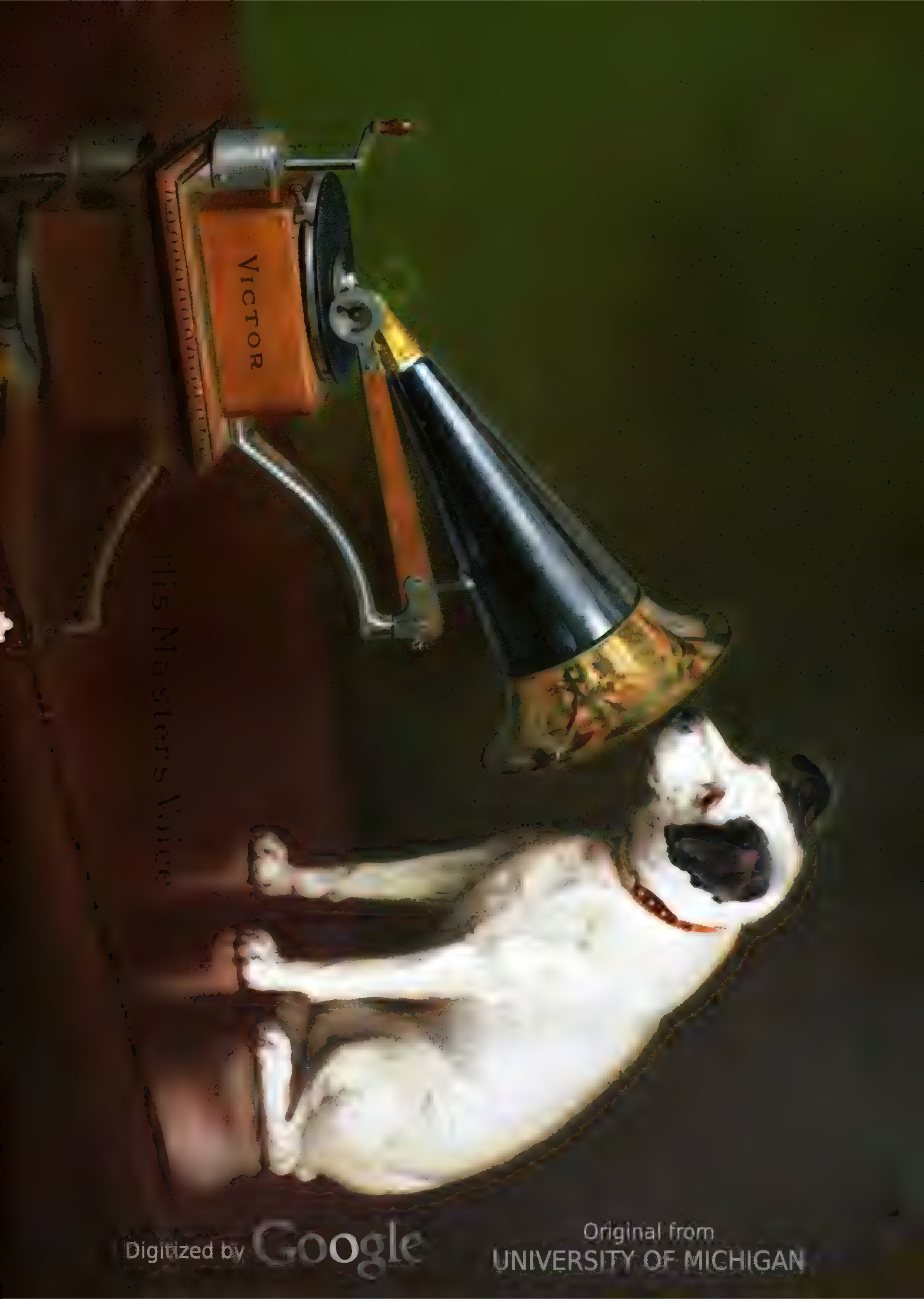
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Frenzied Finance

Continued from page 760

variably exacted on account, to tie the bargain. Payment seemed to be made in cash, calls on Bay State Gas or Dominion Coal, or transportation on any of the railroads in the United States or Canada. The latter appeared to be a class of remuneration Towle favored, probably because it cost nothing.

The conference seldom closed for the day without Towle admonishing his subordinates: "The old man's getting dead sore at the way his leg is being pulled, and if you fellows don't get those countrymen to play a more liberal game, they'll just drive the boss out of the business, and then there'll be a slump in prices that'll make 'em prefer to stay home and farm."

You may ask here—could such things happen without attracting public attention? Or, are the citizens of Boston so habituated to the corruption of their Legislature that they could witness unmoved this wholesale bribing campaign conducted in full daylight from Young's Hotel? Thank Heaven, this is not so. There are in every American community honest, sturdy souls who can be depended on to come forward in emergencies and cry out aloud against a threatened political crime. Above the brute hubbub of a city's roar their voices are heard like the voice of conscience, and the hurrying throng pauses a second in its mad rush after dollars to listen to their tale of the Commonwealth's wrong. But what's in the air is not on earth. The practical politicians, whose affair it is to heed and counteract these honorable protests, laugh contemptuously at the vanity of any contest between theories and the "stuff." They know the overpowering logic of gold.

There were public meetings in Boston; good-government clubs throughout the State met and resoluted; citizens' organizations howled robbery and malfeasance. For a few weeks Massachusetts seemed all wrought up. From the space the papers gave the protestants one might imagine that there was a chance for virtue, but the results of the clamor were more apparent than real. Day by day, night by night, the "machine" ground away at Young's, and as its product fell into the hopper Whitney and Towle only smiled at the clamor and awaited the moment when, as Towle coarsely put it, "the reformers had yawped themselves to a standstill."

That day came at last. One by one, all in a perfectly orderly and methodical manner, the giving-bonds-to-compel-promises clauses, restrictive amendments and other people's safeguards had been voted down and the "Are you ready for the main question?" having been put in both Houses, the Massachusetts Pipe Line Charter was duly passed and sent on to the Governor. It required his signature to make the bill a hard-and-fast law, and that once appended, all Towle's "promises to pay" became due.

As the campaign neared a finish Whitney had, a number of times, informed his chiefs, and they the members of the Legislature, that he had been personally assured by the Governor that if the bill passed both Houses, he would sign it. On this score all in interest had been relieved of doubt, and immediately upon the Senate's favorable action Bay State and Dominion Coal shares advanced in price. During the period the Governor had the bill under consideration there was an active and rising market and a great volume of transactions on the Stock Exchange. Apparently the period of our peace and prosperity had dawned at last. But we were not yet out of a gnarled fate's clutches.

In the midst of a strenuous forenoon of trading, suddenly, without the slightest warning, both stocks began to sink in price like pigs of lead from a capsized boat. At once I was on the defensive. To prevent a wild market-panic during the few minutes consumed in getting telephone connection with the State House, I had to purchase thousands of shares. I knew that something disastrous had happened, but was not prepared for the startling message that came over the wire: "The Governor has vetoed the Whitney bill with a savage message." My informant told me that Towle and his men were making for headquarters on a run. As I hung up the receiver, the bell rang again. In a second my telephone with Whitney's office was in the middle of a spasm.

"Have you got the news, Lawson?"

"Have I got it? The tape is screaming it.[*] Bay State and your stock are racing for the bottom," I replied.

"What shall we do? This is a thunderbolt."

"Do?" I replied. "It's for you to say what to do. That's your end, not mine, but from now until three o'clock one thing you must do, or there'll be no further thinking on the subject—protect Dominion Coal—have your brokers on the floor every second and tell them to buy all that's offered. Beat a slow retreat if you must, but prevent a wild break. Things at the Exchange are bad now. I'll take care of Bay State. Look out for Dominion at once, and when you are through I must see you—where?"

"At Young's, in ten minutes."

"I'll be there."

Ten minutes later I was in Whitney's headquarters. There pandemonium reigned; all the cocksureness and bluster of "the machine" had vanished, and it was a horde of clamorous and excited men I found struggling round Towle and Whitney, who vainly sought to stay the panic. It was not disappointment at the Governor's message that had so stirred up these hardened practitioners of politics, but the terror of impending loss. The majority of the Whitney band, lawyers, lieutenants, and water-carriers, had bought one stock or both on margin, and had assured their friends it was safe to plunge to the limit.

On earth there is no more pitiable sight than the panic of a herd of novice stock-speculators suddenly awakened to a realization of their ruin. The ticker clicks a sort of death-watch, as the merciless tape without hitch or mishap reels off their destruction. To these desperate beings the stock-operator—the market-maker—is the straw to save them from drowning, and to him they turn as the one possible source of aid and hope. I only knew these men at sight's end, but they knew me and were sure in their abject plight that I could help them—by what wizardry they never stopped to think. They were terribly certain that unless the market turned, their brokers must have additional margin or their stock would be thrown overboard, sinking prices still lower and bringing down their friends' stock, and so on, like a row of falling bricks.

From their comfortable viewpoint of out-of-temptation virtue, my readers may regard these lawyers, lieutenants, and water-carriers of Whitney as bad men, deserving of no sympathy, meeting here a righteous punishment; but, my word for it—and I know the world and the human ants and spiders who inhabit it—they bore no marks of immorality, but were the average men one meets in one's journey over the bridge between the two unknowns.

My talk with Whitney and Towle was brief and pointed. This was no place for discussion. It was the moment for action. Men who do things in stock-markets never waste time over milk that is in the gutter. How to get new milk to replace that spilt is their care.

"What are you going to do, Mr. Whitney?" I asked.

George Towle started to explain.

I stopped him. "The market is bad," I said, talking quickly. "If time is wasted, it will be worse, and—and Boston will be a warm place for you, Towle. It would not surprise me if it got warm for Mr. Whitney, too, when the desperate men who are filling the brokerage shops and the corridors outside demand a reason why they were egged on to buy stocks on Mr. Whitney's word that the Governor would sign. No excuses now; I want to know from Mr. Whitney just what he proposes to do. You both told me the legislative end was none of my business, and, thank Heaven, it was not. You said it was your business. Now, how about it?"

Henry M. Whitney is quite a general. He, too, can light his cigar, when the battle's on, with the friction of a passing cannon-ball.

"I'm going to pass it over the Governor's veto," he instantly answered.

"Can you do it?" I asked.

"I can, for I must." He meant it. It needed but one look into his and Towle's eyes to see they both had read the message on the back of To-morrow's visiting-card.

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[*] A stock operator's one reliable source of information is his ticker and tape. For the benefit of those of my readers who are unacquainted with the paraphernalia by which stock markets and financial operations are conducted, I would say that the ticker is a small printing machine through which passes an endless paper tape. The machine is run by telegraph wires, and it prints upon the tape letters and figures which are abbreviations of the names and prices of all the stocks and commodities dealt in on the stock exchanges and boards of trade throughout the world. The instant anything of moment happens anywhere it is reflected by a rise or fall in the price of securities or commodities such as wheat, corn, pork, cotton, etc., that are dealt in in the different stock exchanges or boards of trade. As soon as a share of stock or bushel of wheat is sold by one operator to another on the floors of the different exchanges, that price is, within a second printed on the tapes in the different offices. Therefore, what the ticker "ticks" out on to the tape, is instantly read by operators throughout the world, and as "the tape never lies," operators turn to it for their real information. When the ticker begins to increase its clatter and the tape to travel faster, an operator will tell you its activity means that something unusual is happening. The ticker begins to talk at ten o'clock each week day morning and finishes at 3 P.M., with the exception of Saturday, when the hour is 12 noon. These are the hours that the stock exchanges are open.

"All right," I said. "Let your people have the word, and it must have no doubtful ring; tell your brokers to buy Dominion Coal, and don't let them stand on the order of their buying. Dominion Coal must be put back, regardless of how much it takes or how little you want what you must buy. I will turn Bay State before three if it is necessary to trade in the whole capital stock to do it."

As I came out of Parlor 11 to rush back to my office I said to the despairing men who crowded the corridor outside the head-quarters, and who had in their desperation thrown all cautiousness or thought of concealment to the winds: "Coal and Gas look to me like good buys." The sudden revulsion of feeling was pathetic. In a minute the news had spread by way of them to their brokers and their suffering friends: "It's all right, Whitney and Lawson are buying stock." It got to the Exchange almost as soon as I did.

We turned the market.

That night Whitney and Towle's plans were mapped out to the army and their orders despatched with a vicious snap that plainly said: "Whoever attempts to put the Whitney machine in a hole will be shown no mercy." The morning papers announced Whitney had picked up the gauntlet Governor Wolcott had thrown at his feet, and—all roads led up Beacon Hill.

It was a quick, sharp set-to. Every man was lined up with a jerk, and when they were tallied up and tallied down and Towle had consented to the last raise in price of votes and given way to the final squeeze, the word went up and down the line that the Whitney bill would go flying through both Houses over the Governor's veto with a vote or two to spare on the approaching last day of the session. Again the prices of the two stocks shot upward.

Then, sharp and quick as a bolt of lightning, Mother Fate, who apparently had been camped on the trail of Bay State Gas and Addicks from the first, let fly another of her quiver's contents. On the morning of the closing day of the session, the one selected for the Whitney *coup*, there slipped in and out amongst the Whitney legislative ranks a man with a story. As each legislator listened, his brow knitted and he nodded assent. The story was a simple one: In one of Whitney's former campaigns, desperate like this one, on payment-day Towle went back on his promises and forced the acceptance of a fifty-cents-on-the-dollar settlement; and, so the story now went, he, Towle, had put the saved fifty cents, a matter altogether of some $75,000, in his own pocket. Probably he was now going to repeat the operation on a larger scale. In an hour there came to Young's Hotel a trusty messenger who delivered to Towle himself the ultimatum of the Great and General Court of the dear old Commonwealth: "Money in advance or no bill!"

Consternation reigned. The army was quickly recalled to head-quarters, and despatched back to the State House to put through every manœuvre known to the two veterans, but to no purpose. The Great and General Court stood its ground, openly defied the army and hurled back into Towle's teeth all his frantic threats. It was the last day, and the Great and General Court was intrenched inside the protecting walls of the State House, and it knew that before it could be compelled to come forth to face Towle he must decide. A terrible dilemma, surely, for the amounts promised had run up to such an enormous aggregate that it was impossible to pay all in so short a time, even if such had been Whitney and Towle's intention. Yet to pay one or a few of the dangerous malcontents meant to pay everyone, as they had firmly banded themselves together.

This was the real moment of panic. Even Whitney and Towle were at their wits' end. Finally in desperation, as a last resort, Whitney rushed to the Governor and threw up his hands and asked for mercy. "What would the Governor sign?"

Massachusetts's able and fearless Governor Wolcott, who seemed to have been expecting some such outcome of the battle, gave his answer clear as an anvil-blow:

"You have told the people your company would give them cheap gas. Bind yourself to do it by amending the charter so that the highest price your gas can be sold at will be sixty cents. Then I will sign."

There was nothing else to do.* At the last minute the amendment was inserted. The Governor's representative gave the word that it was satisfactory, and it passed.

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* The charter as originally passed had gone through by a fair majority, but to pass it over the Governor's veto was another matter. That required a two-third's majority of both houses, and in the brief time at the disposal of the conspirators the securing of the additional votes was well-nigh impossible. From the necessities of the case such votes must cost much more than those of the original supporters of the bill, for it may be taken for granted that most of the members of the minority had already withstood such temptations as the Whitney faction had cared to offer. It was therefore a case of bringing into camp the most honorable and the most expensive members of the Legislature, and without opportunity for strategy or manipulation. The sole recourse was rank, flat bribery, and that in full view of a mutinous following ready at the suggestion of the slightest favoritism to the new men to become actively hostile. The task was altogether too fraught with peril to be undertaken. When they realized how threatening the situation really was, Whitney and Towle decided to make terms with the Governor. The charter once ob-

I was in my office taking care of the market. Of the stampede I knew nothing. Suddenly came the word: "The Whitney bill has passed on the Governor's recommendation." Both stocks started to jump; then a halt, then—I didn't try to stop the decline, for I saw something terrible had happened. In a few minutes the news was on the Street: "The charter was not worth the parchment upon which it was engrossed."

The biter had been fatally bitten.

The market closed with the tape and ticker fiercely, exultingly shouting "Ruin!" with each tick and slip: and that night Whitney's head-quarters was little better than a mob. Frantic men demanded money, money promised for votes, money they had promised for margins to the brokers before the stock exchange opened the next day, and swearing desperate consequences to Whitney and Towle regardless of the effect upon themselves.

Early next morning there came to my office two wild-eyed, desperate creatures, Towle and Mr. Patch.

How strange are the ways of Him who protects the sparrow from the wrath of the whirlwind, and strikes terror to the lion in his moment of victory. I had spent the night going over my accounts and those of which I had charge, and in addition to a quick, real loss of over a million dollars, I realized that the immediate future was so hung with dark clouds that I dared not anticipate what the day might mean to me and mine; but when I looked upon the big, powerful man, who had always seemed in any light in which I had heretofore beheld him to fear neither man nor God—when I looked and saw his plight I pitied him deeply, sincerely. He carried a large travelling-bag, and Mr. Patch two others.

"Lawson, for God's sake, don't do what they are all doing—don't upbraid me! I've got to get out into the world and be dead to all I know—family, friends, everyone. If I stay, it's State's Prison or worse, and Whitney says I must go. I've got all the papers together, and Whitney has given me what cash he had on hand, and this check of $10,000. Do me one last favor, get me gold for it. I know I have no right to ask any favors of you, but think if you were in my place. I have a wife and children, and—" and the great, strong man wept like a child.

I called my secretary, and in a short time George Towle with the $10,000 in gold and the bags of "evidence" faded out of my life and into the gray mist of eternity.*

A few days after, a vessel dropped anchor off the island of Jamaica; George Towle's body was carried ashore and buried, and Mr. Patch was escorted back to the ship. A few days later, with weights of lead to carry it to its last resting-place on the ocean's bottom, the latter's dead body was dropped over the vessel's side. And somewhere floating the high seas is a venturesome sailor-captain and a crew, who when in their cups, 'tis said, tell strange tales of bags of gold and queer documents.

Simultaneously the members of the Great and Good Court of the old Commonwealth of Massachusetts for the year of our Lord, one thousand eight hundred and ninety-six, received, none of them could tell from where, their promised vote-money in the form of a yarn that the "stuff" belonging to them had been delivered to George Towle, but that Towle had decamped with it to foreign shores, where he was living in luxury with Mr. Patch.

'Tis writ that some crimes are so black and foul that they will not down, and when I read over what is written here, I wonder if there will not some day be another chapter of "Frenzied Finance" written by another pen than mine.

I sent two police officials to the island of Jamaica, and had the contents of the coffin marked "George H. Towle" photographed. I could not photograph the contents of the ocean's bottom.

(Mr. Lawson's story, "Frenzied Finance," will be continued in the January number. The chapters that have gone before have been reprinted. See foot of page 869.)

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tained, they calculated that the obnoxious clause might be amended out of it at a subsequent session (as a matter of fact this charter, with its 60-cent clause, was afterwards made the nucleus of the present Massachusetts Gas Companies which has just been floated on a basis of $53,000,000 capital). Besides, the state of feeling of the Legislators and conditions in the stock market had both to be taken into consideration. It was not the fault of the Legislators who had voted for the charter that the Governor had vetoed it, for they had been given to understand by Mr. Whitney that he would not oppose it. They had delivered their goods, and now, if the Governor's sanction could be had under any sort of a compromise, they would certainly hold Towle and Whitney responsible for failure to make whatever arrangements were necessary.

* Towle told me, as he waited impatiently in my office for the gold, that on top of the great losses the drop in price of the two stocks had inflicted on himself and his associates were the losses on stocks held by legislators, who had plunged on assurances that the charter would go through, and that the amounts he would be called on to pay if he remained, were far greater than could possibly be met.

Lawson and His Critics

Readers of "Frenzied Finance" are invited to relieve their minds of any perplexities created by Mr. Lawson's story. He will answer any pertinent question.

WHEN I began to write "Frenzied Finance" I specifically stated that I would not concern myself with men, but with principles. To put an end to the plundering of the people required more than the denunciation of individual criminals. The real peril lay in the financial device through which the plundering was done and the "machine" developed for their operation. The "machine" is the tremendous correlation of financial institutions and forces I call the "System," and the most potent factor in the "System" is the life insurance combine—the three great insurance companies, The New York Life, Mutual Life, and Equitable—with their billion of assets and the brimming stream of gold flowing daily into their coffers. That I should have to discuss the relation between the "System" and these great institutions was inevitable, but knowing how vitally interested the public is in the preservation of the gigantic structures its savings have erected, I had thought to treat this phase of my subject later on when my readers should be absolutely convinced by what had preceded it of the honesty and fairness of my purpose. Moreover, it did not seem possible to touch on life insurance conditions without involving the men who direct the three great companies, and whom policy-holders and the people at large have been taught to regard as men of well-nigh miraculous sagacity, integrity, and beneficence. With these men I have had none but the pleasantest relations, and however determined I might be on the performance of my task, I have gone about it with the reluctance a surgeon feels when, in order to save a friend's life, he must amputate his limb.

A contingency has now arisen which compels me to depart from my rule and to discuss much more frankly than I had proposed at this juncture the New York Life Insurance Company, the system which controls it, and its President, John A. McCall, the "System's" representative.

In reply to the inquiries of an anxious policy-holder, who had taken alarm at my statement that the funds of these great corporations were under the control of the "System," I stated in the October issue of this magazine that the New York Life was, as well as its so-called competitors, the Equitable and the Mutual, as much a participant in the frenzied speculation of the period as were the plunging Wall Street stock gamblers; but in giving an illustration of its methods (The New York Security and Trust Company and New Hampshire Traction Company) I selected a case which would not unnecessarily alarm nervous people, for the transaction showed an enormous profit as the result of a wild stock plunge, instead of an enormous loss,—some of its other deals were much less fortunate. When I stated that the New York Life in disposing of its interest in the Security Trust Company to its directors for four millions of dollars, which represented a gain of over $3,000,000 on its original investment, I was careful not to state that the shares for which they paid $800 each, were worth at the time $1,300 each, or $7,000,000 for what was sold for $4,000,000—particularly careful to state they were afterward worth this additional amount.

Policy-holders in the three great life insurance companies may argue, "The man who is known to us policy-holders as the real head of the New York Life is John A. McCall, its president. All that you may say about the 'System's' votaries being in control may be so, but we depend on the integrity and the character of this one man to protect our interests. He is our representative, not the 'System's,' and our savings are surely safe in his strong hands."

THE HONESTY OF "THE ONE MAN."

There is the point. In the great insurance corporations that are "one man run," the hundreds of thousands of policy-holders have but one protection. This notwithstanding the protection of the State Laws, the guardianship of the Insurance Department of the various States, and the provisions of the Company's charter and by-laws.

However impregnable may seem the safeguards which the law has woven round the administration of our great insurance companies, the fact absolutely is that the honesty of "the one man" is the one potent protection policy-holders may depend on. The others may be juggled with as are the rules of the Stock Exchange, which say in thunder tones, "All within our sacred walls is honest and honorable," when in reality if the microbes of dishonor and dishonesty generated within Stock Exchange walls each busy week of every year should be collected and disseminated throughout the land, they would give typhoid of the soul to our eighty millions of Americans. So it becomes the duty of every policy-holder to find out by such tests as he can apply, "Is 'the one man' who runs our company an honest man or is he a dishonest man?" If "the one man" stands their tests, if he emerges from their ordeal clean, strong, honest, as they believed, then they may rest awhile in patience. But if he is revealed as dishonest, then it behooves the policy-holders of that company to take measures for the protection of their interests. The welfare and happiness, perhaps the very lives of their mothers, their wives, and their children depend on their action.

Shortly after the criticism referred to I was waited upon by an important man.

"Lawson, what are you doing in life insurance?" he asked.

"Giving facts about the life insurance branch of a 'System,' which is foully plundering the people," I answered.

"What are you trying to do?"

"Educate the millions of life insurance policy-holders to their present peril; after they are educated, arouse them to quick, radical action."

"What are you going to do?" he asked.

"I am going to cause a life insurance blaze that will make the life insurance policy-holders' world so light that every scoundrel with a mask, dark-lantern, and suspicious-looking bag will stand out so clear that he cannot escape the consequences of his past deeds, nor commit future ones."

"Have you figured the consequences to yourself?"

"Having no interest in what the consequences might be to myself in performing what I have decided is a sacred duty, I have not."

"Let me show them to you. First let me ask, do you intend to confine your criticisms to the New York Life Insurance Company?"

"I intend to bring out the facts, particularly as to the New York Life, the Mutual Life, and the Equitable Life; and, so far as in my power lies, as to every other life insurance company in America that is connected with the 'System.'"

"Are you actuated by any selfish motives—gain, revenge, or friendly interest in certain life insurance companies or banks, or trust companies?"

"My only interest is to perform a duty in righting a startling wrong, and I would not undertake the terrible task if I could possibly avoid it."

"I am sent to ask you these questions, to find out whether, if you are only seeking to serve the policy-holders, and the insurance companies can absolutely prove to you that your making public your facts will cause terrible destruction to policy-holders' interests, you will consent to forego the life insurance branch of your story?"

"I know the facts. I have calmly, and I believe intelligently, reviewed the effects of their being given to the world, and have concluded that the damage to policy-holders and the people will, under any circumstances or conditions, be greater by my not doing what I have decided to do than by my doing it. Therefore, I will not under any circumstances consent to stop until I have laid before the world those things I consider they should know."

"Well and good. Let me show you what you are up against. The Equitable, the New York Life, and Mutual Life Insurance Companies, and their affiliated institutions and individuals, are to-day by all odds the greatest power in the world, greater by all odds than any power that can possibly be gathered together from those outside themselves, a power so great that the effort of no man nor party of men outside themselves can possibly prevail against their wishes."

"Stop where you are for a minute," I answered, "and let me run over to you what I know I am up against, and then you can judge whether I appreciate the difficulties of my task:

"First, the three companies I have named have absolute possession of property and money in the form of assets of over $1,000,000,000—more than half the combined assets of all the insurance companies of America,—and indirectly through their affiliated institutions of an additional sum, the aggregate of which is much greater than all the national banks of America and the great financial institutions of Europe, such as the Banks of England, France, and Germany. The three have a ready cash surplus of almost $200,000,000, which is greater than the combined capital of the four greatest institutions of Europe,—the Banks of England, Russia, France, and Germany. The income of these three companies is, each year, $100,000,000 greater than the combined capitals of the Banks of England, Russia, France, and Germany—about $250,000,000, $200,000,000 of which is taken each year from their policy-holders in the form of premiums. Yet from out of this income there is returned to their policy-holders each year in dividends less than $15,000,000, and in total payments of all kinds not over $100,000,000. And yet these three companies pay out each year in what they call expenses to keep the concerns running $50,000,000, paying to the officers of the companies $3,000,000 in salaries, almost $1,000,000 to their lawyers, and a number of millions in various forms of advertising.

"Second, the three companies are absolutely steered and controlled from a common centre, and the men who do the steering and controlling are the 'System's' foremost votaries, Henry H. Rogers, William Rockefeller, James Stillman, and J. Pierpont Morgan through George W. Perkins, a partner in J. Pierpont Morgan & Co. Mr. Rogers, vice-president of the Standard Oil Company, is a trustee of the Mutual Life and a director in one of the largest trust companies owned by the three great insurance companies, the Guaranty Trust Company of New York. William Rockefeller, vice-president of the Standard Oil Company, is a trustee of the Mutual Life and director in the National City,—the 'Standard Oil,'—Bank. James Stillman is a trustee of the New York Life, and president of the National City,—the 'Standard Oil,'—Bank of New York. George W. Perkins, partner of J. Pierpont Morgan & Co., is vice-president and trustee of the New York Life and a director in the National City,—the 'Standard Oil,'—Bank; while John A. McCall, the president of the New York Life, is a director in the National City,—the 'Standard Oil,'—Bank.

"These great institutions own a majority of the capital stock or absolute control of a number of the leading banks and trust companies of New York and elsewhere; and such ownership shows conclusively the linking together of the three great insurance companies. For instance, the Equitable owns more than a majority of the stock of the Mercantile Trust Company of New York, of a book value of about $4,500,000 and a market value of almost $13,000,000; and of the Equitable Trust of New York, of a book value of $5,500,000 and market value of $9,000,000, and of the Bank of Commerce of New York, of a book value of about $8,000,000 and a market value of over $9,000,000; and in the directory of the Mercantile Trust of New York and Equitable Trust is E. H. Harriman, one of the leading 'Standard Oil' men and one of the active votaries of the 'System,' while in the directory of the Bank of Commerce are the president of the Mutual Life and seven other trustees of the Mutual Life and three of the trustees of the New York Life.

"The Mutual Life owns stock of the Bank of Commerce of a book value of $4,500,000 and a market value of $7,500,000; of the United States Mortgage & Trust Company of a book value of $2,000,000 and a market value of $4,500,000; and of the Guaranty Trust Company of New York of a book value of $1,250,000 and a market value of $5,500,000. The directors of the United States Mortgage & Trust Company consist of eight trustees of the Mutual Life, including its president, and two trustees of the Equitable Life, while in the Guaranty Trust directory is the president of the Mutual Life, Henry H. Rogers, and E. H. Harriman, 'Standard Oil' votary and director in the Equitable.

"In addition to these financial institutions, the Mutual Life has about $20,000,000 of its funds invested in the stock of twenty-five other trust companies and national banks, while the Equitable has about $10,000,000 invested in some fifteen other trust and banking institutions.

"Third, the absolute control of the three great companies, and through them of their subsidiary financial institutions, while supposed to be in the hands of the policy-holders is entirely beyond their regulation, as all policy-holders of the three companies give over complete control of their companies to the 'System' through the following machinery: All policy-holders of the New York Life, on accepting a policy, sign away their rights in the form of a proxy which runs to the president, John A. McCall. All those in the Mutual Life do the same through a proxy which runs to President McCurdy, and the Equitable Life's control lies in the $100,000 of capital stock which is almost entirely owned by the men who elect themselves to control and manage the company.

"Therefore, you will see that I fully comprehend that this, which you claim to be, and which undoubtedly is the greatest power on earth, is absolutely, for all practical purposes, in the hands of three men, and that anyone who attempts to do anything contrary to what this power will allow, will find himself opposed by practically unlimited money, which can be used first to corrupt all sources, including state insurance law enforcers, and then to keep such corruptions from the policy-holders by subsidizing the press. In other words, you see that I fully comprehend that I, or any man, or any body of men, would be absolutely helpless in an attempt to correct present evils, if they exist, unless we can do two things: First, show to the policy-holders of the great insurance companies that they are absolutely in the hands and at the mercy of 'one man,' and that, next, this 'one man' is unscrupulous."

In other and different ways I had it forcibly impressed upon me that I must go no further in connecting up the life insurance companies with "frenzied financiering;" that while the "Standard Oil"-Amalgamated-City Bank crowd might bide their time for reprisal and vengeance, the great insurance companies must at any cost instantly squelch those rash souls who dared to cross their paths. To all such warnings I replied that a life insurance company, especially great institutions with hundreds of thousands of policy-holders, must be as far above suspicion as Cæsar's wife; the security of the immense funds in their possession must be as unassailable as the United States constitution; but that immunity from criticism could be secured only by honesty of purpose, honesty of method and honesty of results, and that I would follow "frenzied finance" wherever it might lead, even if the exposure brought every life insurance concern in the country down to the ring-bolt of making public confession of exact complicity. But with all my knowledge of the "System's" weakness, I never dreamed of the condition of fatuity into which the past few years of unbridled "frenzied finance" had plunged its votaries. If the correspondence that follows here correctly represents the purposes and the methods of great American life insurance companies, I ask my readers what quick, sharp, effective means should be taken to call a halt and rescue the billions of the people's savings before it is too late? And I ask all policy-holders in the great insurance companies to weigh carefully what follows that from it they may decide the question,

IS "THE ONE MAN" HONEST ?

As soon as it became fixed in the minds of the different interested parties who had communicated with me that my purpose was unalterable, queer things happened:

First, there appeared in the press of the country and under large black headlines, the startling confession of the editor of a New York financial paper who, conscience stricken, admitted he had been engaged in the systematic blackmail of insurance companies and officials and Wall Street institutions such as banks and trust companies. It was a curious document, and even the casual reader must have wondered at the mysterious lack of detail. The paper, I found out later, was one of the innumerable progeny of journalistic parasites generated, like mosquitoes, in the financial swamps of Wall Street, destined to live a day and die as they deliver their sting, and the attention given it was curiously out of proportion to its importance. Among other queer things, the editor announced that after printing his confession he would disappear; no names were mentioned nor a fact printed which identified anyone or anything. All this could not happen without a motive, and I said to myself, "The 'System' is planting a mine for some one." Not another word appeared. I awaited developments. On October 8th I received the following letters, which tell their own story:

FREMONT, OHIO, October 6, 1904

MR. THOMAS W. LAWSON,
Boston, Mass.

My Dear Sir: I have followed with intensest interest your discussion of "Frenzied Finance." The expose of the "System," and its Machiavellian performances, was highly interesting to me. I was associated with Attorney-General Monnett in his effort to get testimony and the inside facts concerning the trust and its operations in his prosecution against that corporation for violating the Ohio antitrust law. At that time, the books of the company were burned in Cleveland, and as stated in your article the company now relies upon the superior memory of Standard Oil.

I was well aware of the connection of certain life insurance companies with Morgan and the Rockefellers, but until your public charge, was not familiar with the details. As I had considerable money invested myself in New York Life Insurance I wrote John A. McCall a bitter letter. In this age of commercialism sentimental benevolence gets little place. The common sentiments of humanity and appreciation of responsibility admonish one in moderate circumstances or even in affluence to invite the cooperations of others in providing for those dependent upon the individual hazard of life and fortune. Life insurance has come to be a sacred thing. It is the substantial token and expression of responsibility which a reasonable man dying leaves to those dependent upon him. I so wrote Mr. McCall, and told him that if the head of a great institution like The New York Life Insurance Company would be guilty of such perfidy as charged by you, the organization which would retain him in a position of responsibility was undeserving of confidence or patronage.

I enclose for your inspection Mr. McCall's reply. This is doubtless a sample of the sort of campaign waging throughout the country by the "system." I have undertaken to get possession of a richly bound and highly decorated volume of selected eulogies on the various Saints of Standard Oil which has been sent to many of the clergymen in Ohio. In your discussion you have alluded to the superb strategy of the "System" in manipulating finance, playing politics and controlling courts. The church and reform associations, like Anti-Saloon and Temperance Leagues, are splendid examples of the legerdemain of Standard Oil. In Ohio, John D. Rockefeller contributes $25,000 a year to the Ohio Anti-Saloon League. Regularly this organization succeeds in electing from fifteen to thirty members of the Legislature in 105. Invariably the Anti-Saloon members can be counted on to do the right thing with Standard Oil. If you have not at hand the testimony taken in the cases of the State ex rel. Attorney-General Monnett *vs.* The Buckeye Pipe Line Company et al., I should be pleased to furnish you the testimony in bound volumes. These facts are there, all brought out.

I enclose stamped envelope for the return of the McCall letter, as I purpose continuing the correspondence until I force him to an issue.

You will observe the very palpable evasion of the issue. I asked him if the details of the transaction described in EVERYBODY'S, in which the New York Life Insurance figured conspicuously, were true. He answered by saying that he made money out of the trust company venture and retired. The fact that New York Life money is so deposited as to suit the convenience of the "System" in its heads, I win, tails, you lose, operation, is a matter which has escaped the attention of the astute financier. I have written him further, calling his attention to the fact that his letter conveys no information not heretofore made public in circular, but that my inquiry was directed to the particular transaction alluded to in EVERYBODY'S and requesting a flat affirmance or denial.

Trusting that these facts may be of assistance to you, I am,
Yours very truly,
(Signed) H. C. DERAN.

The enclosures follow. In reading them and recognizing the implications they contain, policy-holders should bear in mind that they were not circulated by any insignificant and irresponsible trickster, but by John A. McCall, the great financier and distinguished president of the great New York Life Insurance Company. Mr. McCall's Reply appears on page 74.

[Clipping pinned to Mr. McCall's Reply.]

A FRENZIED FINANCIAL BLACKMAILER.

(*From The Vigilant, N. Y. City, Sept.* 30, 1904.)

The recantation of the "Fditor" of the *United States Investors' Guardian* which is herewith published is not an unfamiliar note. In our time we have seen the rise and fall of many professional blackmailers engaged in financial and insurance journalism. They were men who took up their work to escape their respective characters. Some thrived for a time by preying on the timid and threatening the corrupt. It is a question whether the rascals obtain more money from the official whose conscience is disguised, or the one who is without moral perception. In either case all the parties to the bachsheesh payment are kith and kin. An insurance officer or manager who makes terms with a blackmailer through fear or favor is branded as deeply as the ticket-of-leave man parading as a journalist. Scarcely a day passes that we do not hear of new financial and insurance "journals" to be launched with the black flag at their masthead under the management of knaves who long ago were flouted and denounced by every decent insurance newspaper. To add to the infamy of their intentions they boast of the backing of this or that company, which boasts, if true, are degrading beyond relief to the officials and companies on whose fears they barter. Some day there will be an exposition of these adventurers by themselves.

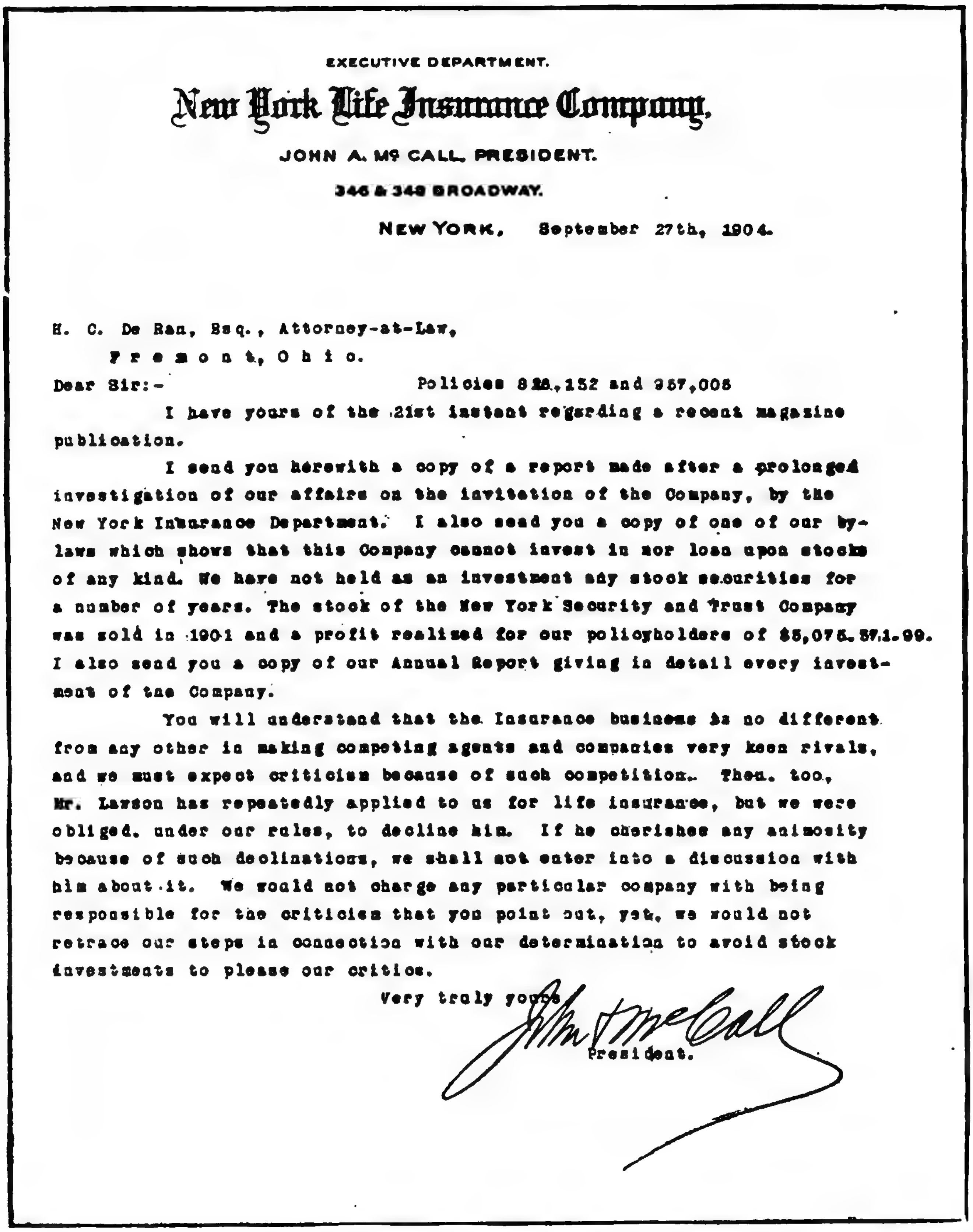
The remarkable confession of a ***Frenzied Financial Journal*** is as follows:

"After having held the position three months and having caused the loss of hundreds of thousands of dollars, I am about to retire as editor of this paper. I cannot do so, however, without making a full and open confession.

"I have been in charge of this publication during the period named in the interest of one of the most desperate gangs of swindlers and thieves that has ever infested any country. My conscience will not allow me longer to carry on this deception.

"I wish before leaving to say in this, my last issue, that outside of this statement no word of truth has ever appeared in these columns. Upright and honest business men, as well as straightforward and prosperous corporations, have been maliciously attacked with the sole idea that money might be influenced from them to the coffers of the gang that has given me employment. In their hoggishness they have denied the right of honest concerns to do business, fearing that such houses might prevent them from stealing a few dishonest dollars.

"Those who have had correspondence with me know the few concerns I have recommended (and I wish now to confess that they are all frauds), and



EXECUTIVE DEPARTMENT.

New York Life Insurance Company.

JOHN A. McCALL, PRESIDENT.

346 & 348 BROADWAY.

NEW YORK, September 27th, 1904.

H. C. De Ran, Esq., Attorney-at-Law,
Fremont, Ohio.

Dear Sir:- Policies 826,152 and 367,006

I have yours of the 21st instant regarding a recent magazine publication.

I send you herewith a copy of a report made after a prolonged investigation of our affairs on the invitation of the Company, by the New York Insurance Department. I also send you a copy of one of our by-laws which shows that this Company cannot invest in nor loan upon stocks of any kind. We have not held as an investment any stock securities for a number of years. The stock of the New York Security and Trust Company was sold in 1901 and a profit realized for our policyholders of $5,075,371.99. I also send you a copy of our Annual Report giving in detail every investment of the Company.

You will understand that the Insurance business is no different from any other in making competing agents and companies very keen rivals, and we must expect criticism because of such competition. Then, too, Mr. Lawson has repeatedly applied to us for life insurance, but we were obliged, under our rules, to decline him. If he cherishes any animosity because of such declinations, we shall not enter into a discussion with him about it. We would not charge any particular company with being responsible for the criticism that you point out, yet, we would not retrace our steps in connection with our determination to avoid stock investments to please our critics.

Very truly yours
John A McCall
President.

PHOTOGRAPH OF JOHN A. McCALL'S REPLY TO H. C. DE RAN. WITH THIS LETTER WERE ENCLOSED THE TWO CLIPPINGS PRINTED ON PAGES 73 AND 75.

those who have read the *Guardian* know who that paper has condemned.

"Some of these who have been attacked have been ruined thereby, and many thousands of dollars have been lost by small investors as a result. I feel directly responsible for this loss, and when I think of the wreck and ruin I have wrought in order that I might earn a few dollars, my heart is heavy.

"The attacks which have appeared have been absolutely without foundation; in fact, in most cases the articles have been a pack of lies from start to finish. No method I could pursue can ever undo the damage I have done in these various instances.

"In conclusion, I beg to say that the *Guardian* has never been represented in Washington, except by an office-boy, and that my work has been conducted in an out-of-the-way corner of New York, in constant fear of the police and the wrath of those I have assailed.

"The paper was conceived in iniquity and produced for but one object—to influence money from trusting country people to the concerns recommended privately by this paper and controlled by the gang which for a few months has kept me in bread and butter.

"Doubtless these thugs and swindlers will deny all this article in a subsequent issue, but I have done my best to make my peace with those whom I have so grossly deceived and those whom I have so unjustly attacked. THE EDITOR."

[Another clipping sent with Mr. McCall's Reply.]

STAMP OUT THE FAKE FINANCIAL NEWSPAPER PUBLISHER

From the Fourth Estate, N. Y. City, Oct. 1st, 1904.

The exposure during the week of an organized band of blackmailers who have practiced their dishonesty under the guise of being reputable publishers will be of immense benefit to the publishing interests of this country.

The cost in the production of bogus newspapers has become so cheap that the swindler finds that about the easiest and safest manner in which he can operate.

The men behind the *United States Investors' Guardian*, for instance, for whom the post office authorities are searching on an order of fraud, are said to control other publications of a similar nature and it is also further said that they are interested in two or three Wall Street houses.

The exposures which have already been made show that these men published this paper purely for the purpose of blackmailing Wall Street firms inimicable to their interests, or in other instances, because those firms refused to pay the bribe money asked for.

The post office people have announced that they will stamp out all these blackmailing sheets. Every reputable publisher in the country will heartily commend their work and will heap unmeasured volumes of praise upon their heads if they succeed.

At once, as I read these letters and ran over the printed slips pinned to Mr. McCall's, I realized the purpose of the blackmail editor's confession and just how so much space came to be given it in the daily papers. Insurance corporations are large advertisers and enjoy great popularity in the business offices of great newspapers. It is not said that either Mr. Lawson or EVERYBODY'S MAGAZINE belongs to that lowest order of criminal, the self-confessed blackmailer, but the suggestion is obvious. Every policy-holder throughout the world who receives these enclosures attached to letters from the greatest insurance president in America, would instantly supply the connection—" 'Frenzied finance blackmailer'—that's intended for Lawson surely; 'Frenzied financial journal'—EVERYBODY'S MAGAZINE beyond question."

Will my readers weigh carefully this awful charge:

"Thomas W. Lawson, in addition to being a frenzied financial blackmailer, is attacking the New York Life Insurance Company because he tried to secure insurance from that company, and that company would not give it to him, and he is attacking in the interest of some competing company."

Again, I ask that it be kept in mind that all this is not said by an insignificant and irresponsible trickster, but is deliberately put forth by the greatest insurance president in America, over his signature, to his policyholder No. 826,152 and 957,006.

Soon afterward a well known organ of the insurance companies, *The Spectator*, published in New York, in its issue of October 20th, had a long article dealing with malicious attacks on our great insurance corporations, specifically mentioning my accusation against the New York Life. Mr. Lawson was actuated by the meanest motives, says *The Spectator.*

Extract from *The Spectator*, October 20, 1904:

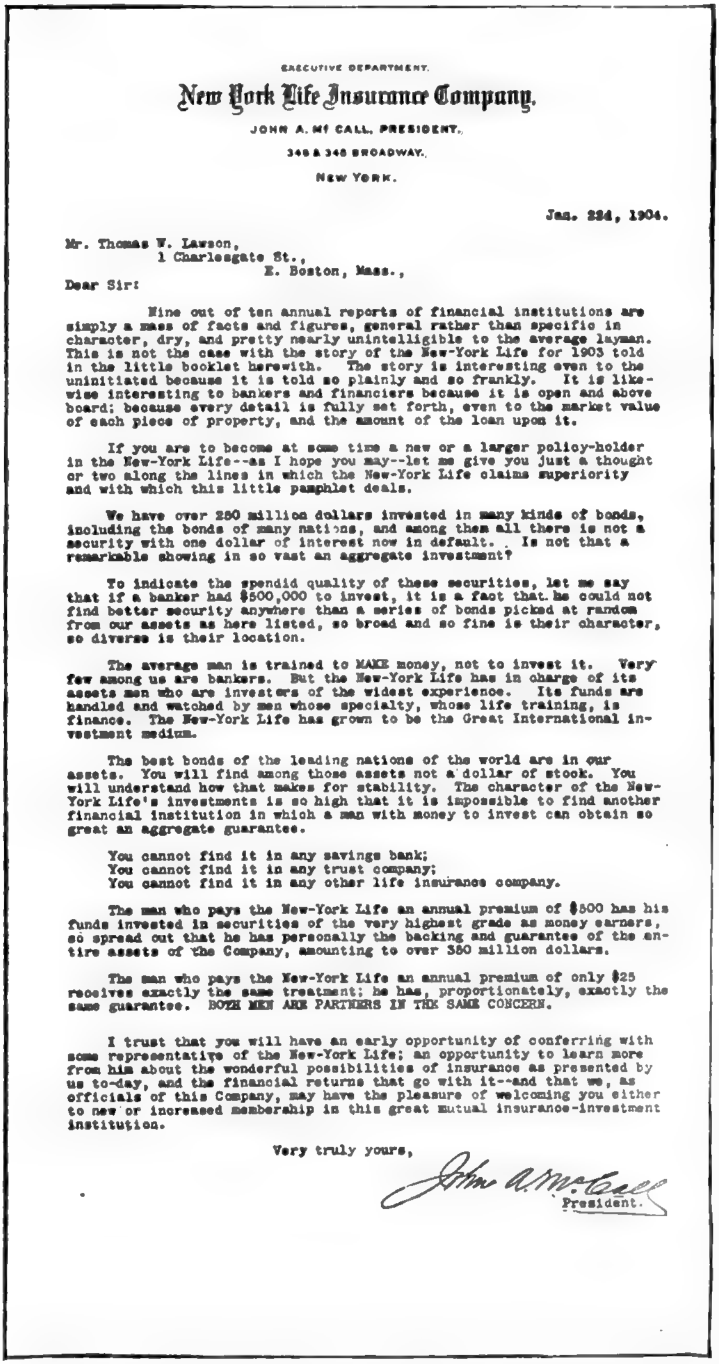
> Mr. Lawson, in the hypocritical rôle of a would-be-reformed-speculator, is a figure calculated to stir the risibilities of all who have watched his antics and read his articles, *especially when each one of the companies he mentions has repeatedly rejected him for insurance.*

These letters to policy-holders from the New York Life Insurance officers poured in on me from different parts of the country, all containing the same defence and the same accusations, and signed by vice-presidents of the company as well as President McCall, showing conclusively that this great corporation as a corporation had deliberately adopted this method of meeting my serious yet conservatively put business accusations.

President McCall's defence of the New York Life Insurance Company and his reply to my accusations are now completely before my readers. Let us see if there is not a chance here to determine the grave question, "Is '*the one man*' who runs each of our great insurance companies honest?"

The facts are: During the past twenty years I have been importuned, begged, and hounded by the several great insurance companies of the United States to take out policies with them almost upon any terms I might name. Of this statement I could present more photographic proof than would fit in any one issue of this magazine, but most of it would have no bearing on the point at issue.

In the present year—to go no further back—John A. McCall has repeatedly urged me



EXECUTIVE DEPARTMENT.
New York Life Insurance Company.
JOHN A. McCALL, PRESIDENT.
346 & 348 BROADWAY.
NEW YORK.

Jan. 22d, 1904.

Mr. Thomas W. Lawson,
1 Charlesgate St.,
E. Boston, Mass.,

Dear Sir:

Nine out of ten annual reports of financial institutions are simply a mass of facts and figures, general rather than specific in character, dry, and pretty nearly unintelligible to the average layman. This is not the case with the story of the New-York Life for 1903 told in the little booklet herewith. The story is interesting even to the uninitiated because it is told so plainly and so frankly. It is likewise interesting to bankers and financiers because it is open and above board; because every detail is fully set forth, even to the market value of each piece of property, and the amount of the loan upon it.

If you are to become at some time a new or a larger policy-holder in the New-York Life--as I hope you may--let me give you just a thought or two along the lines in which the New-York Life claims superiority and with which this little pamphlet deals.

We have over 280 million dollars invested in many kinds of bonds, including the bonds of many nations, and among them all there is not a security with one dollar of interest now in default. Is not that a remarkable showing in so vast an aggregate investment?

To indicate the spendid quality of these securities, let me say that if a banker had $500,000 to invest, it is a fact that he could not find better security anywhere than a series of bonds picked at random from our assets as here listed, so broad and so fine is their character, so diverse is their location.

The average man is trained to MAKE money, not to invest it. Very few among us are bankers. But the New-York Life has in charge of its assets men who are investers of the widest experience. Its funds are handled and watched by men whose specialty, whose life training, is finance. The New-York Life has grown to be the Great International investment medium.

The best bonds of the leading nations of the world are in our assets. You will find among those assets not a dollar of stock. You will understand how that makes for stability. The character of the New-York Life's investments is so high that it is impossible to find another financial institution in which a man with money to invest can obtain so great an aggregate guarantee.

You cannot find it in any savings bank;
You cannot find it in any trust company;
You cannot find it in any other life insurance company.

The man who pays the New-York Life an annual premium of $500 has his funds invested in securities of the very highest grade as money earners, so spread out that he has personally the backing and guarantee of the entire assets of the Company, amounting to over 380 million dollars.

The man who pays the New-York Life an annual premium of only $25 receives exactly the same treatment; he has, proportionately, exactly the same guarantee. BOTH MEN ARE PARTNERS IN THE SAME CONCERN.

I trust that you will have an early opportunity of conferring with some representative of the New-York Life; an opportunity to learn more from him about the wonderful possibilities of insurance as presented by us to-day, and the financial returns that go with it--and that we, as officials of this Company, may have the pleasure of welcoming you either to new or increased membership in this great mutual insurance-investment institution.

Very truly yours,

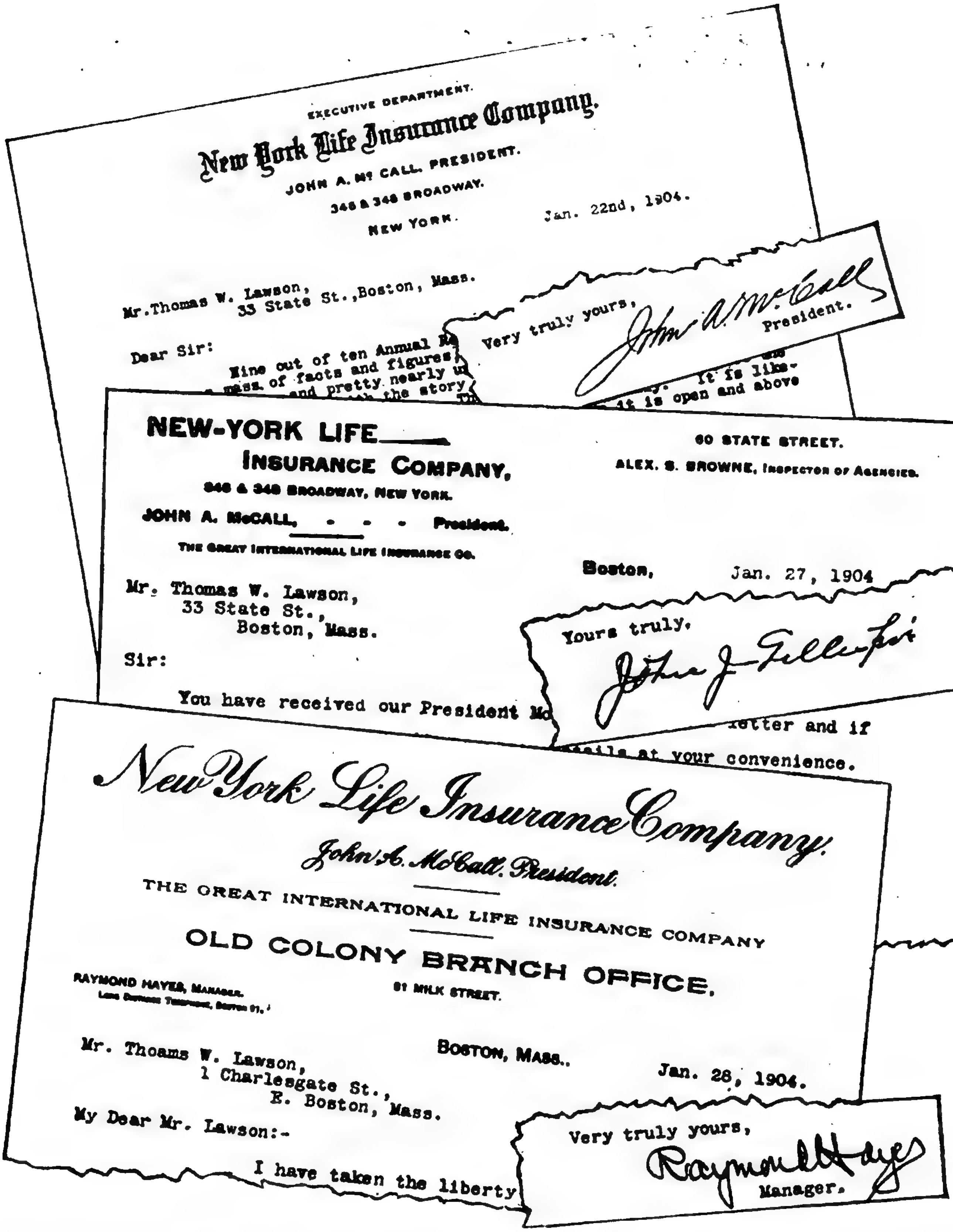
John A. McCall
President.

PHOTOGRAPH OF LETTER FROM JOHN A. McCALL SOLICITING INSURANCE, SENT TO MR. LAWSON'S HOUSE.

to come into the New York Life Insurance Company. Absolute evidence of the truth of this assertion is presented below. Mr. McCall's letter reproduced here would be accepted as complete proof in any court of justice. In the correspondence that follows this first letter it will be seen that Mr. McCall left no stone unturned in his effort to get me into the New York Life Insurance Company. A duplicate of the communication sent to my residence went on the same date to my office. To quote his own words, "I hope you may" and "I may have the pleasure of welcoming you either to new or increased membership in this great mutual insurance investment." Then, his anxiety being so great, after waiting four days for a reply he sent his special agent to argue with me, and, on the following day, his Boston manager to further urge. The proof of this will be found on this and the opposite page.

Is it any wonder that I called the history I am writing "Frenzied Finance"? The man who wrote the first letter practically saying that I was a blackmailer and that my reason for attacking was my hatred because he would not take me into his company, and the man who wrote the ones begging me to come in, are one and the same; and he absolutely controls directly $400,000,000 of the people's savings in the New York Life, and indirectly unnumbered millions in affiliated institutions!

I think the case is complete. The policy-



EXECUTIVE DEPARTMENT.

New York Life Insurance Company.

JOHN A. McCALL, PRESIDENT.

346 & 348 BROADWAY.

NEW YORK. Jan. 22nd, 1904.

Mr. Thomas W. Lawson,
33 State St., Boston, Mass.

Dear Sir:

Nine out of ten Annual R

mass of facts and figures

and pretty nearly u

the story

It is like-

it is open and above

Very truly yours,

John A. McCall

President.

NEW-YORK LIFE

INSURANCE COMPANY,

346 & 348 BROADWAY, NEW YORK.

JOHN A. McCALL, - - - President.

THE GREAT INTERNATIONAL LIFE INSURANCE CO.

60 STATE STREET.

ALEX. S. BROWNE, INSPECTOR OF AGENCIES.

Boston, Jan. 27, 1904

Mr. Thomas W. Lawson,
33 State St.,
Boston, Mass.

Sir:

You have received our President Mc

letter and if

at your convenience.

Yours truly,

John J. Gillespie

New York Life Insurance Company.

John A. McCall, President.

THE GREAT INTERNATIONAL LIFE INSURANCE COMPANY

OLD COLONY BRANCH OFFICE.

RAYMOND HAYES, MANAGER.

61 MILK STREET.

BOSTON, MASS.. Jan. 28, 1904.

Mr. Thoams W. Lawson,
1 Charlesgate St.,
E. Boston, Mass.

My Dear Mr. Lawson:-

I have taken the liberty

Very truly yours,

Raymond Hayes

Manager.

PHOTOGRAPH OF HEADING AND SIGNATURE OF JOHN A. McCALL'S LETTER OF JANUARY 22D, SENT IN DUPLICATE TO MR. LAWSON'S OFFICE; OF SPECIAL AGENT GILLESPIE'S LETTER OF JANUARY 27TH; OF MANAGER HAYES'S LETTER OF JANUARY 28TH. THESE THREE LETTERS, SOLICITING INSURANCE, FOLLOWED EACH OTHER WITHIN A PERIOD OF SIX DAYS.

holders of the New York Life have an opportunity to decide whether the "one man" who runs the great institution in which their savings are invested is honest. In making up their minds, I implore them not at the present time, or at least, until the question has been more fully ventilated, to allow their policies to lapse. Under any and all circumstances they should keep up the payment of their premiums, for the one thing especially desired and schemed for by some of the "frenzied finance" insurance companies is a wholesale lapse of policies.

Some few years ago the financial world learned with great interest of a new and very useful invention in finance. A group of individuals who had been buying large quantities of a certain stock at a low price, found they could not, on account of the fact of its over-capitalization, becoming known to the public, resell it; and they were, to use the stock-gambling term, "hung up" with it because it was too water-logged to float. It became necessary to disguise its identity. Here's how they did it: They formed a "syndicate," to which they "turned over" their stocks at a good profit; the "syndicate" in its turn put it "in trust" by simply depositing the stock certificate with a trust company, which in its turn issued against the stocks thus held a new security, which it called a "bond." For these a ready market was found, for the word "bond" is still a term to conjure with in the world of finance.

This seemed such a serviceable arrangement that the originators soon had many imitators. Many "syndicates" were formed, and many so-called "bonds" were put on the market. In most cases the stocks were purchased at a low price, turned into "trusts" at double their cost, and then paid for by means of these certificates, dubbed "bonds." As one stock after another was converted into syndicate certificates—"bonds"—the familiarity of the procedure robbed it of its novelty and these "bonds" were quoted and dealt in much as other and more tangible securities bearing the same name. Perhaps this is why the startling announcement of the New York Life Insurance Company made about this time, that it proposed to sell all its stocks and thereafter hold nothing but bonds, created so much less of a sensation than was anticipated. The term "bond" had become vulgarized.

This excellent example would undoubtedly have had many followers, but for the humor of the Tobacco Trust. This robust institution, with an immense amount of watered stock, audaciously poured it all but a small amount into bonds, $157,000,000 of them, and with a fine trumpet blast proclaimed these "bonds" safe investments for widows, orphans, and insurance companies. Even Wall Street, with its frenzied votaries and its frenzied environment, was staggered. The culmination of these conversion performances was the brilliant plan evolved by the junior partner in the firm of J. Pierpont Morgan. & Co., George W. Perkins, vice-president of the New York Life Insurance Company and expert investor of its vast surplus, to have the United States Steel Trust purchase some $200,000,000 of its own water-logged stock and convert the same into more "absolutely safe bonds," and for its most valuable services in the turning-over process, the Morgan firm was to have a commission of some forty millions of dollars. At this juncture "frenzied finance" became gagged with its own froth, and I have not space here to go further into the subject.

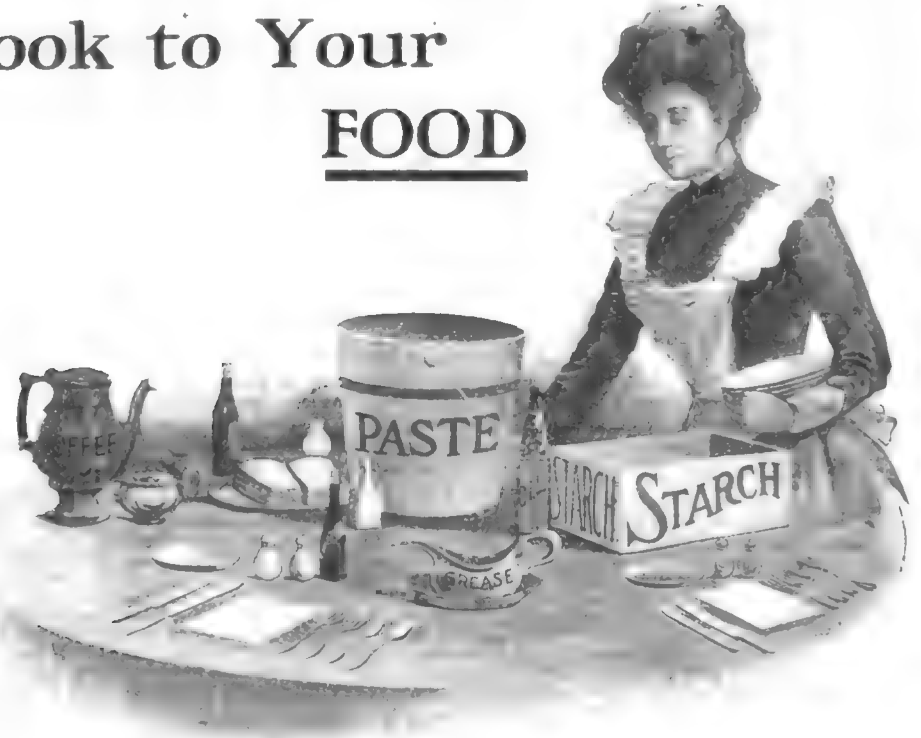
The New York Life Insurance Company declares to its agents, policy-holders, and prospective policy-holders that it no longer holds stock securities. In its last report to the Insurance Commissioners there are set forth stock securities of the kind I have described above to the amount of fifty millions of dollars. I will give one illustration:

"Northern Pacific—Great Northern—C. B. & Q. collateral 4s, book value, $12,057,132.59, market value, $11,375,000."—(From the official report to Insurance Commissioners.)

Now, these bonds are nothing more nor less than Chicago, Burlington and Quincy stock of a par value of $100 per share, which were purchased by individuals, and "bonds" issued against them at $200 per share. (Northern Pacific and Great Northern stock in about the same proportion.) In the sense in which the public look upon the old bonds of railroads this "bond" is no more a bond than it is a Government bond. It is nothing more nor less than a stock security, and yet President McCall says in his letter printed in this article and sent by him to policy-holder De Ran that the New York Life does not and cannot invest its surplus in stock securities. My readers should bear in mind that he does not say "stock" but "stock securities." While I shall, when I get to it in my story, set forth in detail the amounts which the several insurance companies have put into these stocks at tremendously inflated prices, I recommend that all policy-holders, who are too impatient to wait, read the list of securities in which these institutions have invested their surplus.

PUBLISHERS' NOTE.—If our readers are at all interested in the attitude the Publishers of EVERYBODY'S MAGAZINE take on Mr. Lawson's attack on the insurance companies, they will find it fully set forth in the department "With Everybody's Publishers" on page 867 of this issue. We regret to say to our readers that since printing the note at the beginning of this month's instalment of Frenzied Finance, in which we called attention to the Prudential Company, and which went to press thirty days before this part of the magazine, we find Mr. Lawson's article runs to greater length than we had allowed space for. That part of his copy which embraces the Prudential Company's affairs will have to be printed in the January issue.

Look to Your FOOD



Too much **STARCH** (in form of white bread, undercooked potatoes, etc.), **PASTE** (half-cooked cereals, soggy vegetables, etc.), **GREASE** (over-fat meats, fried foods, etc.), **COFFEE** (with its dangerous Caffein, etc.)—these elements that make up the diet cause nine-tenths of human ails and only by change to proper food can these ails be cured. So long as the cause is there the effect will remain, although, of course, you may cover it with medicine for a time.

Cut out the pasty, soggy, greasy, starchy foods, and tea and coffee, and get back to a natural diet, don't over-eat, be sure to chew your food thoroughly, some exercise, plenty fresh air, and soon all the joys of living will come back again, for you know there's no feeling in all the world half so fascinating as the glow of returning health, strength, and vigor.

How?

Try this 10 days and note how much stronger you will feel in Body and Brain—keener, brighter, and fit to keep up in the life race.

BREAKFAST of, say, A Little Fruit, Saucer of GRAPE-NUTS and Cream,
A Little Toast, A Soft Cooked Egg or Two, A Cup of Postum

in place of tea or coffee. Surprising how far you can go on this simple meal, yet be strong and feel well fed, for the reason that **all the food elements are there.**

LUNCH on the same and no more till the evening meal.

Make DINNER the hearty meal, such meat as you prefer (some can't eat pork), good, wholesome vegetables well cooked but not soggy, whole wheat bread or toast, dessert from some one of the GRAPE-NUTS recipes (book in each pkg.).

This diet will put you on your feet again and for a sound, scientific reason.

There is no charm like the glow of returning health; 10 days of the GRAPE-NUTS diet will prove it.

Get the little book, "The Road to Wellville," in each pkg.

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Be Sure It's Good—Get Our Cigar Book

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Our Mail-Order System is an extension of, and is backed by, our great chain of 300 retail stores, which have a patronage of over half a million satisfied customers every day.

Our Unique Position

To supply this immense trade we control the output of a dozen large manufacturers who grow their own Havana tobacco on their own plantations. They are independent of the leaf brokers and speculators, and independent of the necessity for maintaining an expensive sales department. This enables them to insure their cigars being made of the same tobacco year after year, and to sell those cigars to us at prices *less than the ordinary manufacturer's* cost of production.

Value Is Assured

by our direct buying and selling in enormous quantities, which enables us to cut out half a score of the "in-between" profits and expenses that burden the ordinary cigar, and put the difference into *quality*. We *can* and *do* sell cigars 30 to 50 per cent better for the same money; cigars of the same quality for 30 to 50 per cent less money, or 30 to 50 per cent more of the same cigars for the same money than you can possibly get in any other way.

Condition Is Assured

by the fact that every cigar we sell is kept in a scientifically constructed humidor from the time it leaves the factory until it goes to the smoker.

Every cigar is guaranteed *full weight* and *just right for smoking* when you get it.

Taste Fitting Is Assured

by our complete assortments, and by the unvarying uniformity (made possible by the manufacturers growing their own Havana tobacco) of every brand we sell. We carry in stock every size and shape of every shade and grade of cigar produced, from the 2-cent "short smoke" to the imported Havana at $5 each. No matter what your taste, we have the cigar to fit it. When you find that cigar you can re-order at any time in perfect confidence that it will always be exactly the same.

Safety Is Assured

by our specific guarantee that all transactions are considered entirely at our risk until the customer is satisfied. Cigars go forward by express, *prepaid*, the same day your order is received, and the money is as promptly refunded or the cigars exchanged, if for any reason they fail to satisfy. This is absolutely unconditional. The smoker is the sole judge.

Sample Boxes, $1.00

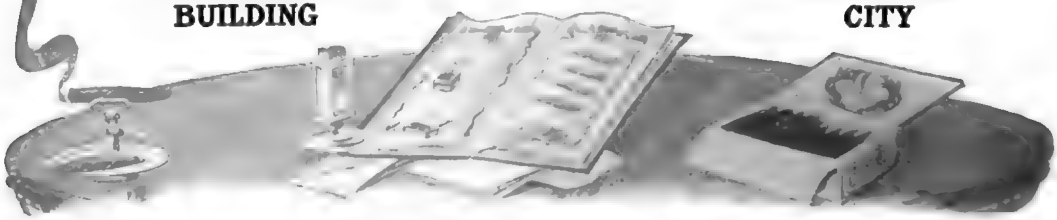
To assist smokers in finding the cigar that exactly fits their taste, we have made up sample boxes containing thirteen cigars of assorted sizes and shapes, with the name and price of each indicated. Sent postpaid on receipt of $1.00. Mention whether Clear Havana or Mild Domestic is preferred, or send $2 for box of each.

The Cigars a Woman Gives

have long been proverbial for the fancy pictures on the boxes and the poor quality of the cigars inside. The United System has changed all this. Women may order cigars of us for fathers, brothers, or sweethearts, with every confidence that the order will be satisfactorily filled. Our name that stands for *quality* is back of every box of cigars that goes out, as is also our guarantee to fit the smoker's taste, or exchange the cigars, or refund the money. Women who intend giving cigars for Christmas should send for our Cigar Book—free on request.

UNITED CIGAR STORES CO.

251 FLATIRON BUILDING *Mail-Order System* **NEW YORK CITY**



Our Stock always Complete

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SEND TO-DAY FOR OUR CIGAR BOOK

THE cigars illustrated on this page offer a suggestion of the wide ranges of choice presented by our Cigar Book—a complete assortment covering the taste of every smoker. The Cigar Book costs us 50c. a copy, and may be worth as many dollars to you in the course of the year; but we send it entirely FREE if you ask for it. It is full of facts about cigars, cigarettes, pipes, smoking tobaccos and their processes of manufacture—a veritable smokers' encyclopedia. If you smoke you need it.

Cigars delivered, prepaid, on receipt of price.

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Mail-Order System, 251 Flatiron Building, New York

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$6 00 per hundred
3 00 box of fifty
Equal in every way to the best 10c. straight quality.

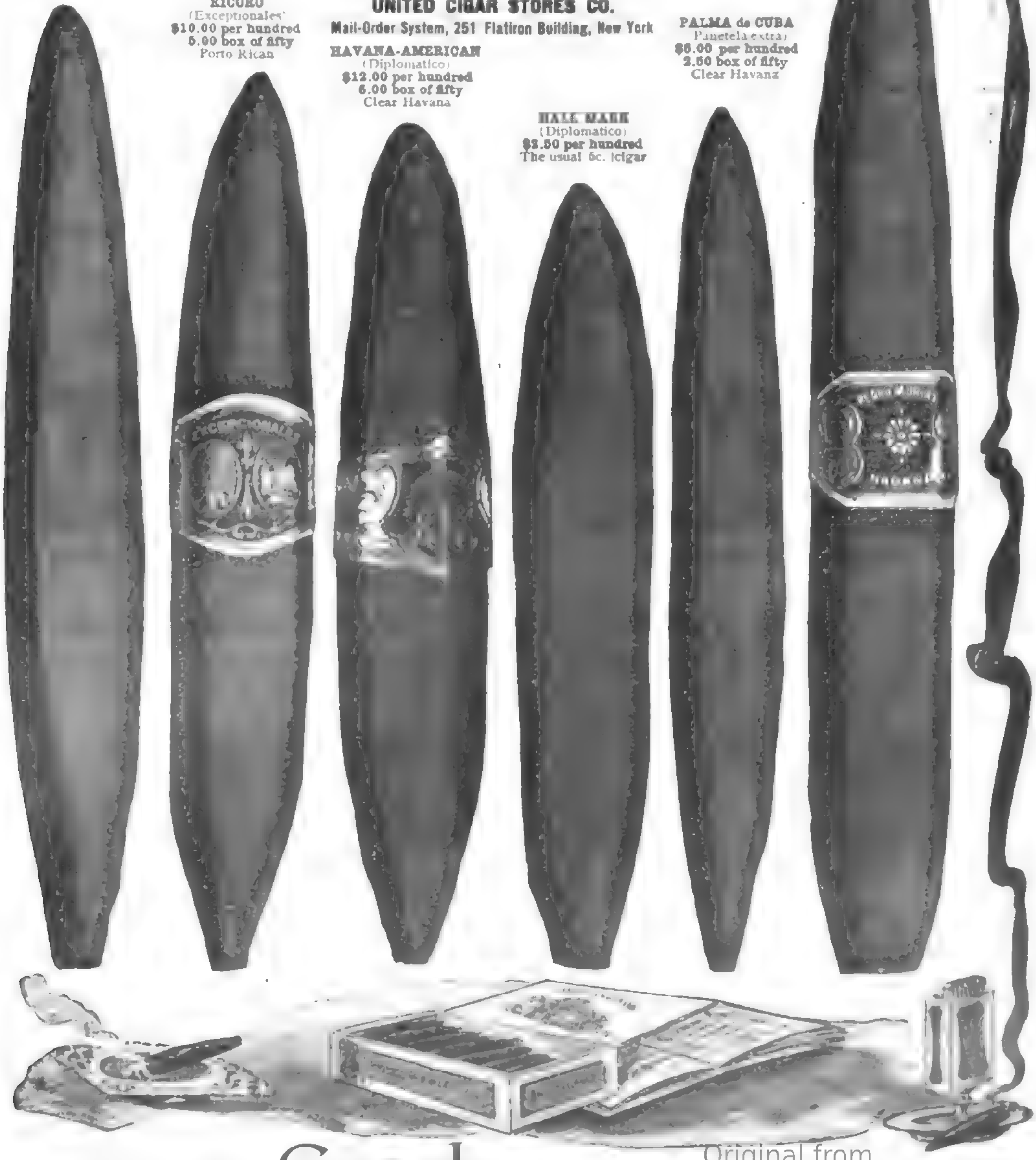
RICORO
(Exceptionales)
$10.00 per hundred
5.00 box of fifty
Porto Rican

HAVANA-AMERICAN
(Diplomatico)
$12.00 per hundred
6.00 box of fifty
Clear Havana

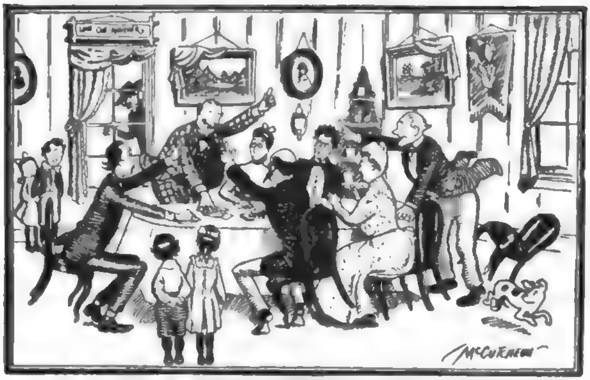
HALL MARK
(Diplomatico)
$2.50 per hundred
The usual 5c. cigar

PALMA de CUBA
(Panetela extra)
$5.00 per hundred
2.50 box of fifty
Clear Havana

PEDRO MURIAS
(Idilios)
$45.00 per hundred
22.50 box of fifty
Genuine Imported Havana



Bird Center Etiquette



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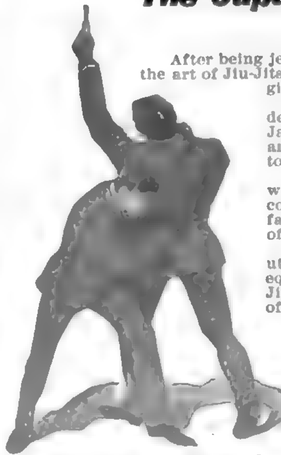
The Japanese National System of Physical Training and Self-Defence



THE "VITAL TOUCH"
ONE OF THE 300 EFFECTIVE METHODS KNOWN TO JIU JITSU FOR DISPOSING OF A DANGEROUS ANTAGONIST.

After being jealously guarded as a national secret for over two thousand years, a full exposition of the art of Jiu-Jitsu—the most wonderful and mysterious physical science in the whole world—will be given to the American Public.

Jiu-Jitsu embraces a system of physical training which, without artificial means, develops every muscle and tissue and strengthens every organ in the human body. The Japanese, though small of stature, possess the most perfect physical development of any nationality, and attribute their wonderful strength and power of endurance solely to the practice of Jiu-Jitsu.

As a means of self-defence, Jiu-Jitsu is as potent at short range as the most deadly weapon. A knowledge of its self-preserving principles makes the timid man bold, courageous, and self-reliant. There are over three hundred methods of weaponless warfare known to the art, any one of which will enable a man of average strength to dispose of the most formidable antagonist with an ease and rapidity which is astonishing.

When once a person skilled in the art effects one of the Jiu-Jitsu "holds" it is utterly useless for an opponent to offer resistance. It makes no difference how unequally matched in point of size or strength the contestants may be, a knowledge of Jiu-Jitsu will enable a child of fourteen years to overcome and render powerless a man of thrice his strength.

FIRST LESSON SENT FREE

Mr. Y. K Yabe, who has been the most successful teacher of the art in all Japan, has been delegated to give instruction in Jiu-Jitsu to Americans by correspondence. He has just written an intensely interesting book which explains the principles of this wonderful system and describes the evolution of Jiu-Jitsu during the past two thousand years. So long as the edition lasts, this book, together with the first lesson in the art, will be sent free to interested persons. The lesson is fully illustrated with full-page half-tone engravings, and teaches one of the most effective methods known to Jiu Jitsu for disposing of a dangerous antagonist.

If you want to learn all the closely guarded secrets of this marvelous science which for centuries past have been locked in the breast of the **Samurai**; if you would know how to defend yourself against any form of vicious attack and render helpless your assailant, you should write for this free book and specimen lesson to-day. It will be sent postpaid by return mail. Address

THE YABE SCHOOL OF JIU-JITSU, 116P Realty Bldg., Rochester, N. Y.

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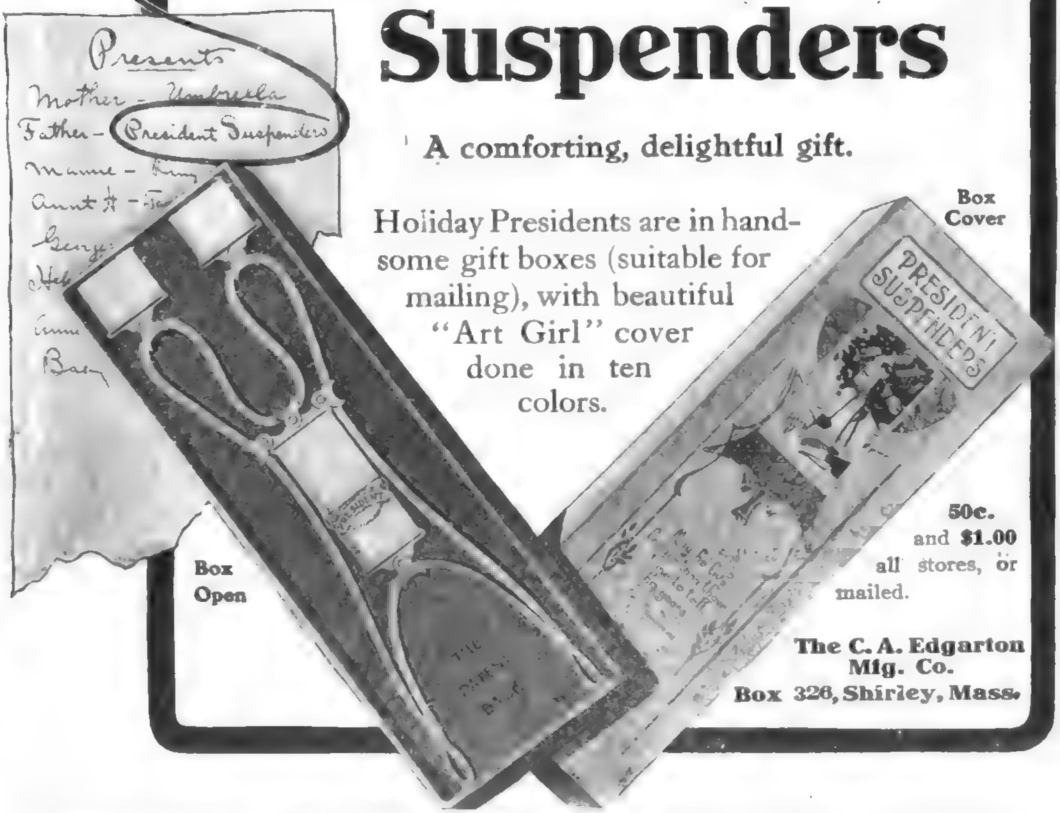
PRESIDENT Suspenders

A comforting, delightful gift.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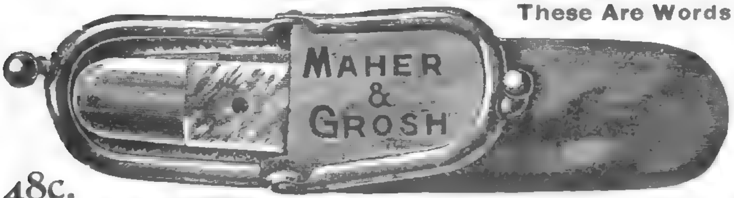
MAHER & GROSH

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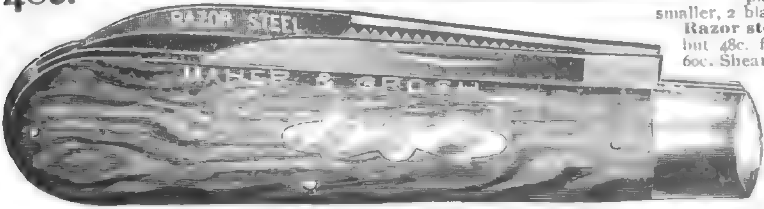
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86 A Street, Toledo, Ohio.

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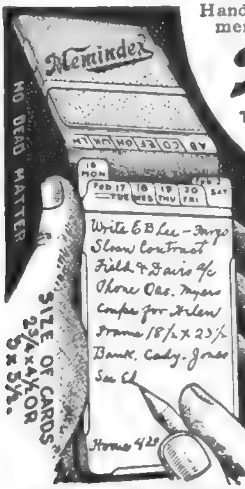
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L. H. SLAWSON, Real Estate, NEW YORK: "I find it very useful and very satisfactory. My friends say they are very [illegible]"

RYRIE BROS., TORONTO, "We are more than [illegible] (use about 25).

NAT'L EXCHANGE BANK, N. Y. [illegible]

Order now and get ready to start the new year right.

HELPS YOU

to Plan your Work
to Work your Plan
to Succeed
to Stop Forgetting
to Accomplish more
to Find your Memos.
to Avoid Trouble

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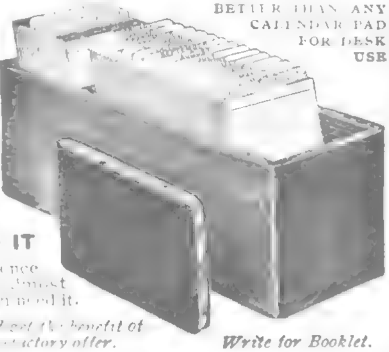

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SILK Umbrella FREE

RAIN-PROOF OVERCOAT FREE

Let us make your Winter suit and overcoat for you and if you are not thoroughly convinced that we are offering the best values you have ever seen you are not to take the goods and they will be returned to us entirely at our expense. We are making these suits or overcoats to measure at $10 to more thoroughly introduce our great tailoring establishment. We use fabrics which are absolutely guaranteed and give you your choice of the newest, nobbiest and richest effects of the season. We will undoubtedly give you the best fitting, best wearing and best looking clothes you ever had. We use trimmings of the very highest class. The linings we put into these garments are not only of elegant appearance but they are warranted to give you the kind of satisfactory service you have the right to expect in tailor made clothes. If you should rip one of our garments apart and carefully examine the interlinings and all the rest of the materials which are not visible to the naked eye, you would see why our clothes wear so well and keep their shape so everlastingly. Our illustration shows you one of our Winter overcoats at $10. The nice broad shoulders, the smooth setting collar, the artistic lapels and the shapely cut are features of our high class tailoring for which we are famous. As exclusive outfitters for men we make a study of the newest fashions of the day and are able to produce clothes that appeal to every good dresser.

RAIN PROOF OVERCOAT FREE As a special inducement to procure new customers, we give you free with your order an elegant **Rain-Proof Overcoat** made of high grade water-proofed covert cloth. This improved mackintosh has fancy plaid back, velvet collar, and is fifty inches long. Comes in shades of tan and gray; you take your choice. We have all sizes and guarantee perfect fit.

SILK UMBRELLA FREE To those who prefer it, we will send free instead of the mackintosh a high grade SILK umbrella for a LADY or gentleman. You can have large or medium size, made of piece-dyed taffeta silk, steel rod, buckhorn, French horn, box-wood or mother of pearl handles—all sterling silver trimmed. An umbrella worth three to four dollars in any store.

FREE BOOK OF SAMPLES WRITE TODAY for the greatest book of overcoat and suit samples ever published. Gives you a line of exclusive suit and overcoat fabrics for made to measure clothes at $10.00 to $20.00. Full instructions for taking your own measure quickly and accurately, together with order blanks, tape measure, etc., supplied with catalogue.

We send all suits and overcoats to be examined, tried on and found perfectly satisfactory before you pay for them. You therefore take no risk in ordering from us. If after the goods arrive you are for any reason dissatisfied you simply send them back and you lose nothing by the transaction. This opportunity is exceptional. You see just what you are getting before you pay your money.

MAGNUS BROTHERS & CO.
Exclusive Outfitters for Men
338-344 Wabash Ave., Dept. $100 CHICAGO, ILL.

When Grant was President

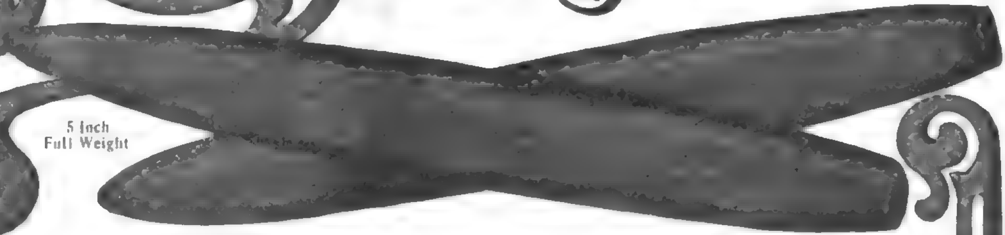
Thirty Years Ago

We Began Making

La Reclama

Pure Havana

Cigars



DON'T BOTHER SENDING CASH

Simply write to us on your business letterhead

and we will send you a box of 50 **Resagos Havana Cigars** five inch full weight.

These large, mild, and mellow cigars, made of fine Havana tobaccos, are rich tasting and rich looking. We were the first factory in America to eliminate the expense and incidental profits of traveling salesmen and dealers by selling direct to discriminating individual smokers and clubs. On our books to-day are customers who have been dealing with us continuously from the time we started. Could we have retained their trade; could we have held the thousands and thousands of other men who obtain their entire supply from us, if our cigars were not superior to any competing brand? **Our customers tell us that in size, looks, and aroma our Resagos are superior to any ten-cent cigar for sale by dealers.**

UNPARALLELED CIGAR OFFER to Introduce Us to You

We want your patronage, and are willing to bear the entire expense of proving to you the luxury and economy of La Reclama Resagos Havana Cigars. All you need to do is write us, sending your letterhead or business card, stating color you prefer, and we will send fifty of our cigars, **Express Prepaid.** Sample them, and if you do not like them send the remainder back to us and we will pay the express without question. If you like them send us $2.00, and we will have your patronage for all time to come. "Smokers' Guide," showing twenty-five varieties of fine cigars at money-saving prices, sent to all.

Testimonials from every part of the country reach us every day similar to these:

MR. GEORGE RICHARDS, Security Trust Co., Rochester: "The finest thing I ever saw for the money."

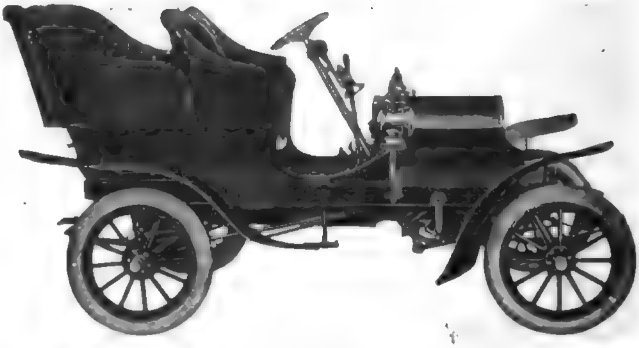
MR. HUGH YOUNG, Pres. Federal Nat. Bank, Pittsburg: "Resagos are the best smoke for the least money that I know of."

MR. F. C. CAMPBELL, Detroit, General Agent Union Central Life Ins. Co. of Cincinnati: "I have often bought [illegible] cents straight and two-for-a-quarter cigars which were not as satisfactory."

The Old [illegible] **LA RECLAMA CUBAN FACTORY,** 1891 First Avenue New York City.

[illegible] makers of America. Refer: Union Exch Bank Fifth Ave., New York, Dun, Bradstreet

The Franklin for 1905



**Type B
Light-Tonneau
Four-passenger
Car**

**Type A
is same as this
car but
Tonneau is
detachable**

The 1904 Franklin Light Car, with or without tonneau, was the marvel of the year. No other car had so great a proportion of power to weight; no other car of its class established such records for hill-climbing or races; and, as is well known, the Franklin Light Car

cut the Trans-Continental Record in half

—33 days instead of 61. But, more important than all, no other car began to be so lively or so reliable; gave its owners so little trouble and so high a degree of satisfaction.

The Franklin Cars for 1905 are still more powerful in proportion to weight. We have not added an ounce to the engine, but we have discovered how to get two horse-power more out of the same engine than we did last year.

Besides this, we have added two more cars of higher power—20 horse-power and 30 horse-power. We have also taken a hundred pounds from the weight of the Franklin Light Car, and made it a model by itself—by far the speediest and finest light car ever built.

Six Models for 1905

Type E—**Gentleman's Roadster**—very light and speedy—two passengers only. $1400.
Type A—**Light Car** (same as last year with improvements and higher horse-power) $1500. Same with detachable tonneau, $1650.
Type B—**Light Tonneau** four-passenger Car, $1650.
Type D—**20 H. P. Touring Car** with side door, $2500.
Type C—**30 H. P. Touring Car** with side door, $3500.

Type F
not yet announced.

Of course, all have the four-cylinder air-cooled motor, which is such a distinguished success. Send for catalogue.

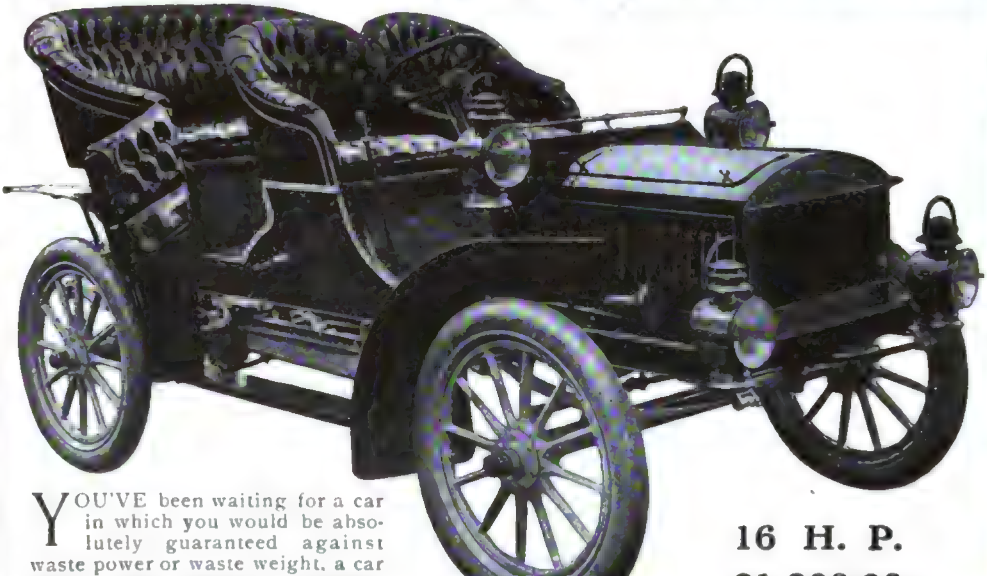
The Franklin sets the pace

When our engineer, Mr. Wilkinson, was pounding his first four-cylinder, air-cooled motor over the rough roads around Syracuse, there was not another four-cylinder car in America, except the imported.

Other motor-cars have followed us; but only half way. Air-cooling is as much ahead of water-cooling as four-cylinder is ahead of two-cylinder or one-cylinder.

H. H. Franklin Mfg. Co., 322 Geddes Street, Syracuse, N. Y.
Member Association Licensed Automobile Manufacturers

ALL EYES ON THE ELMORE



YOU'VE been waiting for a car in which you would be absolutely guaranteed against waste power or waste weight, a car which would reach the highest possible point of flexibility; a car which would climb hills at high speed, and one whose engines would start with the pressing of a button—well, all this has been attained in the 1905

16 H. P.
$1,200.00

PATHFINDER ELMORE

THE 1905 Elmore is the celebrated Pathfinder in a new dress—the same wonderful car which mapped out the roads for the great St. Louis-New York endurance run and startled the automobile world by traveling 6,000 miles without the replacement of a single part on an expense bill of 25 cents.

LEARN ABOUT THE TWO-CYCLE ELMORE ENGINE

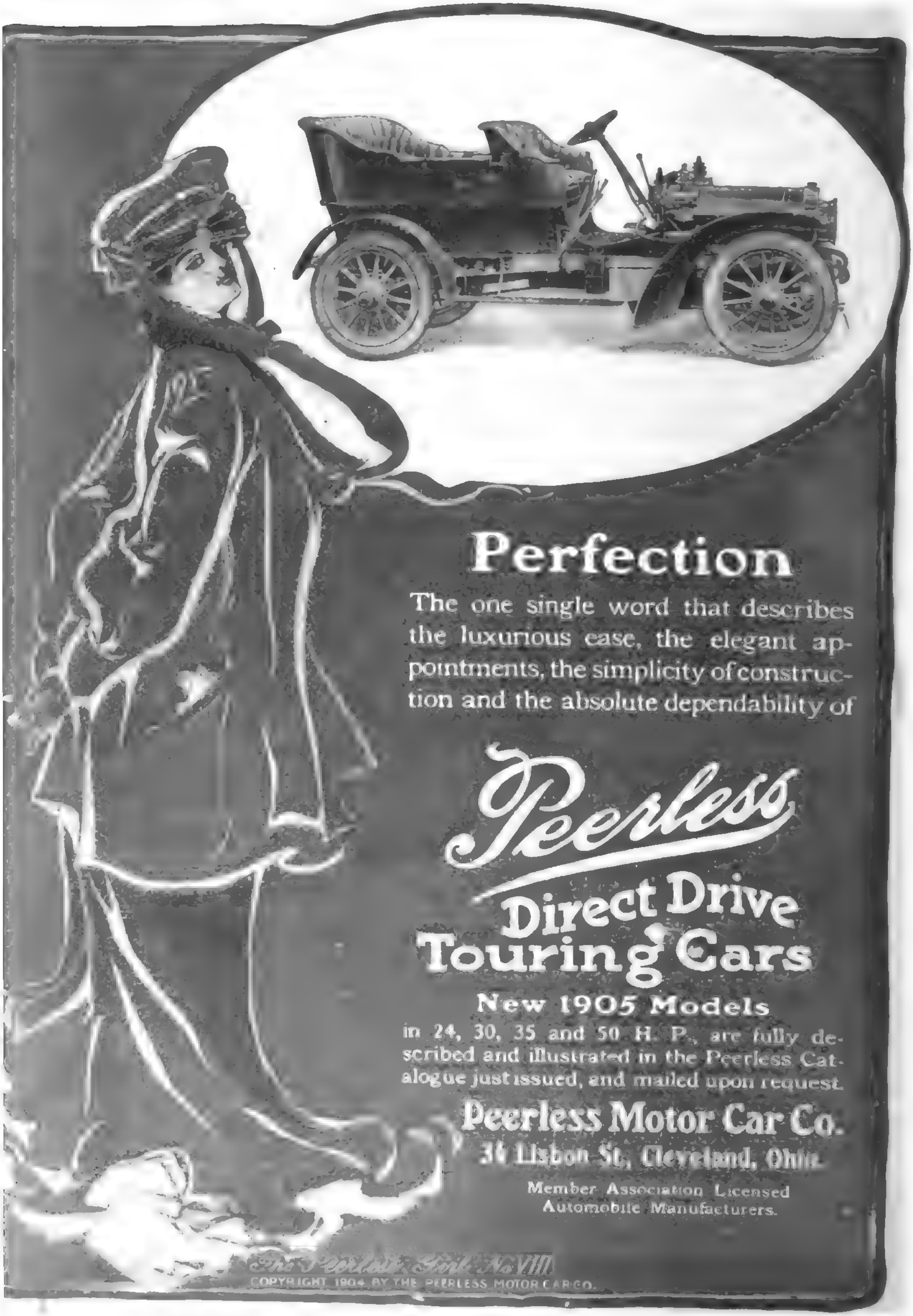
THE past year has established beyond the possibility of dispute the triumphant superiority of the Elmore Two-Cycle Engine under any and all conditions against any other type of engine used in any size or make of car. The Two-cylinder Two-cycle Pathfinder Elmore Engine gives precisely the same power as the four-cylinder four-cycle engine of any other make. We do not hesitate to say that the Pathfinder Elmore will travel further on high speed, no matter what the road conditions, than any other car in America at any price; and that in flexibility, extreme simplicity, and extraordinary ease of control it is literally in a class by itself. You owe it to yourself to know more about the Two-cycle Elmore Engine.

Write for our beautifully illustrated little book, "The Cruise of the Pathfinder," describing the celebrated [illegible] the intensely interesting little brochure [illegible] Short Steps and One Long Jump, which gives a full and concise description of the two-cycle engine, and the new Elmore catalogue for 1905.

10 x 12 Photographs of the Elmore mailed for 10 cents in stamps

THE ELMORE MFG. COMPANY, 1904 Amanda St., **CLYDE, OHIO**

Members of the Association of Licensed Automobile Manufacturers



Perfection

The one single word that describes the luxurious ease, the elegant appointments, the simplicity of construction and the absolute dependability of

Peerless

Direct Drive Touring Cars

New 1905 Models

in 24, 30, 35 and 50 H. P., are fully described and illustrated in the Peerless Catalogue just issued, and mailed upon request.

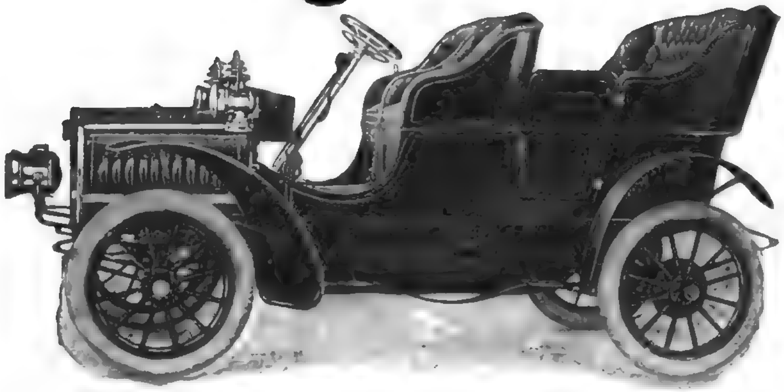
Peerless Motor Car Co.
36 Lisbon St., Cleveland, Ohio.

Member Association Licensed Automobile Manufacturers.

The Peerless Girl No VIII

COPYRIGHT 1904 BY THE PEERLESS MOTOR CAR CO.

Rambler



Rambler Surrey, Type One, 1905 Model
2 cylinders, 16 actual horse power, $1350
Other models $750-$850-$2000-$3000

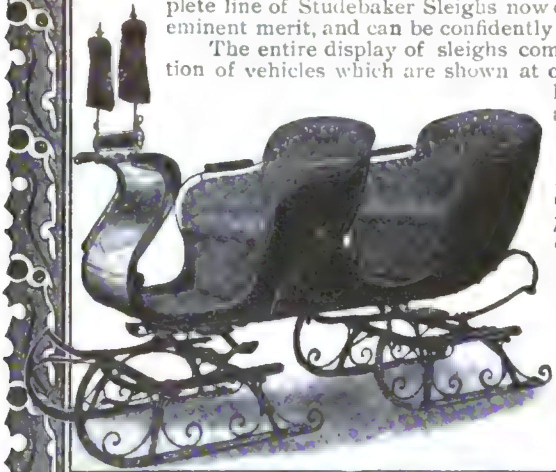
IDEAS based upon long experience put into the hands of skilled mechanics, each doing one thing and that thoroughly well, and aided in this by the most modern machinery, have made thousands of Rambler enthusiasts. Send for our illustrated catalogue, "The Rambler Magazine" *and* "A Little History."

Thomas B. Jeffery & Company
Main Office and Factory, Kenosha, Wisconsin
Branches, Boston, 145 Columbus Avenue - Chicago 304-306 Wabash Avenue - Philadelphia, 242 North Broad Street. New York Agency, 140 West Thirty-eighth Street. Representatives in all leading cities.

STUDEBAKER

WINTER comes accompanied by the merry jingle of sleigh bells. Our patrons in the North will be especially interested in the complete line of Studebaker Sleighs now on view. They represent models of eminent merit, and can be confidently offered as typical Studebaker productions.

The entire display of sleighs comprises a part of the comprehensive collection of vehicles which are shown at our repositories, together with Studebaker harness and every accessory for equipage and stable.



The 1905 Studebaker Electric Victoria-Phaeton and the improved 2 and 4-cylinder Gasoline Touring Car will soon be ready for inspection. Designs furnished on application.

STUDEBAKER BROS. MFG. CO.

REPOSITORIES

NEW YORK CITY
Broadway & 7th Av. at 48th St
CHICAGO, ILL.,
378 to 388 Wabash Av
KANSAS CITY, MO.,
810 to 814 Walnut St.
SAN FRANCISCO, CAL.,
Cor. Market and 10th Sts.

PORTLAND, ORE.,
330 to 336 E. Morrison St
DENVER, COL.,
Cor. 15th and Blake Sts.
SALT LAKE CITY, UTAH,
157 to 159 State St.
DALLAS, TEXAS,
317 to 319 Elm St.

Local Agencies Everywhere.

Factory and Executive Offices: SOUTH BEND, IND.

THE CHRISTMAS GIFT that will please your husband, brother, or friend beyond question is the

ORIGINAL AND MECHANICALLY PERFECT

STAR SAFETY RAZOR *and the* New Star Stropper

[illegible] years. THE MAN WHO SHAVES HIMSELF, and is [illegible] perfect condition. It is impossible for any blade to do its work [illegible] Star Safety Razors have been used by individuals in all parts of the world—at home, [illegible] STAR SAFETY RAZOR has been imitated by numerous manufacturers of so-called safety razors. [illegible] three stars stamped on the frame and blade.

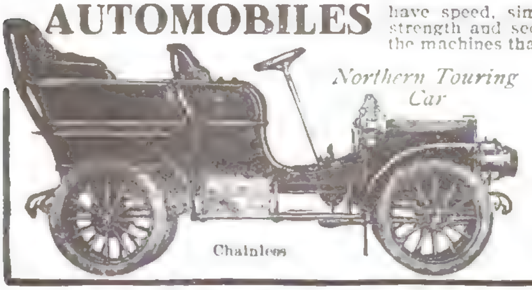
[illegible] refund you the price. Our catalogue, giving illustrations of the [illegible] mention the magazine in which you saw this advertisement.

The Star Safety Razor has been imitated but never duplicated. (In purchasing a razor please remember the above fact.)

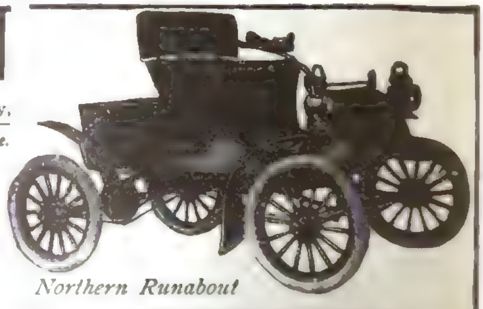
Razor, complete, $2.00. Handsome Sets, $3.50 and up. New Star Stropper, $1.50.

KAMPFE BROS., 8-12 Reade St., N. Y. [illegible] dealers in high-class cutler Remember the word "Star.")

NORTHERN AUTOMOBILES have speed, simplicity, strength and security—the machines that *prove.*



Northern Touring Car



Northern Runabout

Write for catalog and name of nearest agent.

Northern Manufacturing Co., Detroit, Mich.

Member National Association Licensed Automobile Manufacturers.

STEVENS

"SAY BOYS! I GOT MY STEVENS!"

THE boy with the STEVENS is the envy of all his playfellows. Don't make your boy wait until another year rolls 'round and Santa Claus again circles the globe, laden down with STEVENS Arms. Give him a firearm **now**; he'll take care of it, not abuse its use, and, incidentally, materially add to his education. **"It's a STEVENS"** means **guaranteed for quality** and embodying all requisite firearm virtues.

We manufacture a complete and varied line of

RIFLES PISTOLS SHOTGUNS

Ranging in price from **$2.50** to **$150.00**

Ask your dealer and insist on the STEVENS. If you cannot obtain them we will ship direct, *express prepaid*, upon receipt of price.

Our 136-page illustrated STEVENS BOOK embodies the most complete and varied number of Christmas suggestions in the firearm line—and is an invaluable manual of ready reference for all who are interested in shooting. Mailed for four cents in stamps to cover postage.

Our Rifle Puzzle is an excellent Christmas novelty. Will be sent to anyone upon request.

J. STEVENS ARMS AND TOOL CO.
425 Main Street
CHICOPEE FALLS, MASS., U. S. A.

Daily Pad Calendar FREE

The edition for 1905 of the famous Pope Calendar is ready. Many improvements. A memorandum leaf for every day in the year. Free at our stores or by mail on receipt of five 2-cent stamps.

POPE MFG. CO., Hartford, Conn.; 143 Sigel St., Chicago, Ill.; 223 Columbus Ave., Boston, Mass.; 15 Snow St., Providence, R. I.; 12 Warren St., New York, N. Y.; 817 14th St., N. W., Washington, D. C.; 451 Mission St., San Francisco, Cal.

Mitchell

Light Car

Air Cooled, 7 H-P, - $700
Water Cooled, 9 H-P, 750

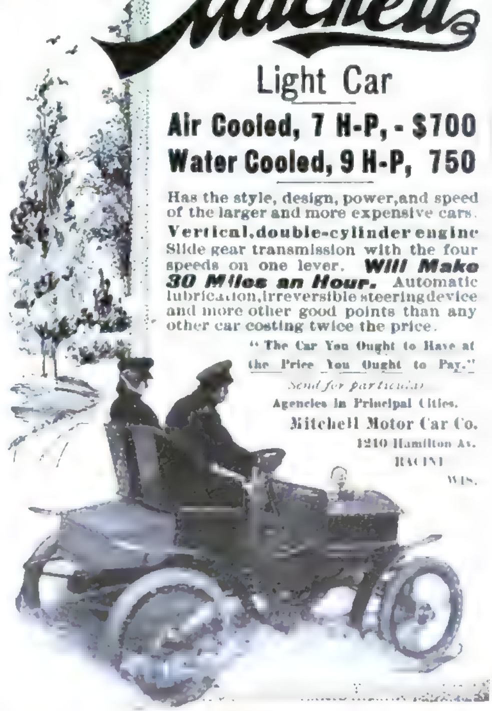
Has the style, design, power, and speed of the larger and more expensive cars. **Vertical, double-cylinder engine.** Slide gear transmission with the four speeds on one lever. ***Will Make 30 Miles an Hour.*** Automatic lubrication, irreversible steering device and more other good points than any other car costing twice the price.

"The Car You Ought to Have at the Price You Ought to Pay."

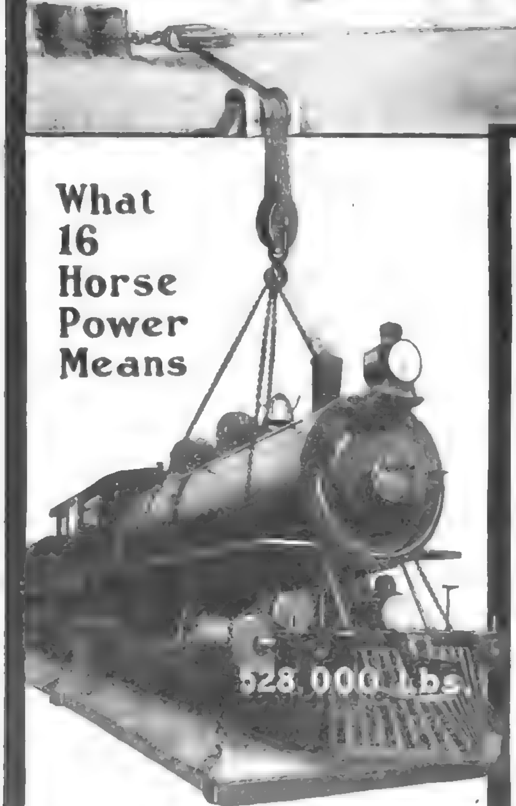
Send for particulars

Agencies in Principal Cities.

Mitchell Motor Car Co.
1210 Hamilton Av.
RACINE
WIS.



WAYNE
Touring Car



What 16 Horse Power Means

The Mechanical Definition of 1 H. P. means the power necessary to lift 33,000 pounds one foot per hour. Sixteen actual horse-power would therefore lift 528,000 pounds one foot an hour.

A Practical Demonstration of 16 Actual H. P. is given the owner of a Wayne Touring Car every time he climbs a hill, drives through a sandy road, or takes a thirty-mile-an-hour run

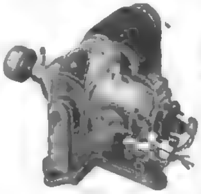
The Wayne has a doul [illegible] posed cylinder motor of 16 actual H. P. It dev[illegible] that power without effort or strain and with absolute freedom from vibration or jar.

Price (with double side entrance tonneau) **$1,350**
Price (with detachable tonneau, rear entrance) **$1,200**

[illegible]
materials, and in [illegible]
d for the discer [illegible]

Wayne Automobile Co.
Dept. C. Detroit, Mich.

FREE!
"The Amateur Entertainer"
250-page Illustrated, Descriptive Catalog, with 200 sample pages of Music, fully covers Minstrel and every style of Amateur Musical and Dramatic Entertainment, including 100 Tricks in Magic and 300 plays.
FREE — Send Five 2-cent Stamps for Postage
Cut-out "Adv" and return.
THE CREST TRADING COMPANY
(Ev. 11) 140 West 37th St., New York City



To Gas Engine Operators
Dynamo Ignition.
Motsinger Auto-Sparker
No battery to start or run. The original speed-controlled friction-drive Dynamo. Driven parallel with engine shaft. No belts. No beveled pulley or beveled fly wheel necessary. For make and break and jump-spark system. Water and dust proof. FULLY GUARANTEED.
Write for 32-page catalogue, FREE.
MOTSINGER DEVICE MFG. CO.,
25 Main Street, Pendleton, Ind., U. S. A.

Self-Filling *Simplicity* *Self-Cleaning* *No Leaking* *Reliability* *Durability*
CARDINAL 6 POINTS

"**A perfect fountain pen at last!**" says Rev. Josiah Strong of the League for Social Service, writing of the **POST FOUNTAIN PEN.** Many other men, equally eminent, are equally enthusiastic. Among them are Ira D. Sankey, Evangelist; Hon. Myron T. Herrick, Gov. of Ohio; Rev. Dr. Lyman Abbott, Editor of the Outlook; Dean H. Martyn Hart of Denver, Colo.; and Gen. Lew Wallace, author of "Ben Hur."

THE POST FOUNTAIN PEN

Clean fingers, clean manuscript, easy writing, saving of time and freedom from bother reward the user of the **POST FOUNTAIN PEN.** It is cleaned and refilled quick as a wink. No unscrewing of nozzles nor fussing with glass tubes.
For illustrated catalogue and price-list address
Dept. E
THE RELIANCE TRADING CO.,
120 & 126 W. 14th Street, New York.
ALL THE PROFITS FROM SALES OF THE POST FOUNTAIN PEN ARE DEVOTED TO THE NOBLE WORK OF THE SALVATION ARMY.

POPE AUTOMOBILES

THE BEST PERFORMANCE
ever made by an
AMERICAN CAR
was the phenomenal record in the
VANDERBILT RACE
of the
REGULAR STOCK 24 HORSE-POWER
POPE-TOLEDO TOURING CAR
which defeated 15 competitors of double and treble its Horse-power

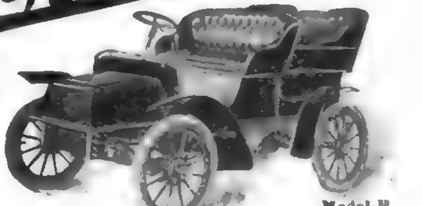
Duplicate of the Winner,
Price, $3,500

POPE MOTOR CAR CO.
Toledo, Ohio

"You see them everywhere"

Members Association Licensed
[illegible]

CADILLAC



Model B.
Complete, $900.
Without Tonneau, $800.

Ease of Control

No other automobile is so easy to manage as a Cadillac. Simple mechanism, powerful brake, reliable, noiseless speed gear, and accurate steering apparatus make the Cadillac an easily controlled car at all times, and under all conditions.

Cadillacs cost $750 to $900. You may pay more for others not so efficient.

Write for booklet Q which tells all about Cadillacs and gives address of nearby agency where they may be seen and tried.

Cadillac Automobile Co., Detroit, Mich.
Member Association of Licensed Automobile Manufacturers.

CHICAGO TO NEW YORK

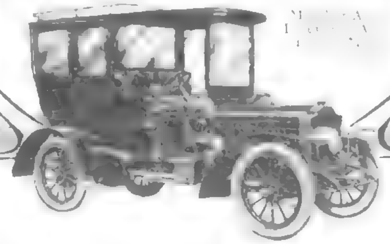
58 HOURS 35 MINUTES, INCLUDING ALL STOPS

This most important and valuable of all automobile records was made October 4-6, 1904, with a stock **COLUMBIA 30-35 H. P. GASOLENE CAR** under conditions covering every phase of cross-country touring, breaking the best previous record by 14 hours [illegible]

Catalogue sent on request; also special Catalogues of Electric Town Carriages and Commercial Vehicles.

ELECTRIC VEHICLE COMPANY
Hartford Conn.

NEW YORK	CHICAGO	BOSTON
134-138 W. 39th St.	1413 Michigan Ave.	74 Stanhope St.



MOTOR MOTOR

A $3,000 WINTON 1st PRIZE

and

499 OTHER PRIZES

MOTOR will give, absolutely free, a $3000.00, four-cylinder Winton Automobile to one of its subscribers. 499 other valuable prizes will also be given. These prizes will be awarded to the winners of **MOTOR'S MOTOR PUZZLE.**

In the current issue of **MOTOR** are printed pictures of a few of the standard makes of motor cars—without names. The problem is to name the cars correctly. Do you think you can? It is not a difficult matter for a careful observer of **MOTOR'S** advertising or text pages to name them.

WINTON CARS possess a unique excellence guaranteed by the WINTON MOTOR CARRIAGE CO.'S long experience and great productive facilities

Four-Cylinder Winton, Price, $3000.00—First Prize

WINTON CARS are built under the personal supervision of MR. WINTON. The 4-cylinder WINTON represents a high standard of automobile value

Remember—this is a fair opportunity for every subscriber for **MOTOR** to win a $3000.00 motor car, or one of the 499 other valuable prizes.

In order that you may have an opportunity to win, we make this special offer:—for one dollar we will send you **MOTOR** for 6 months, and a copy of GASOLINE AUTOMOBILES—a handsomely bound book, printed in two colors, describing and illustrating 76 standard makes of motor cars, in complete technical detail.

MOTOR, The National Magazine of Motoring, is editorially designed to appeal to every one interested in motoring and motor cars. Its advertising pages are the MOTORIST'S INFORMATION BUREAU.

Fill out the coupon below—enclose it with a dollar bill in an envelope—and mail today—NOW. If you are not satisfied with **MOTOR,** the book, or the contest, your money will be refunded.

FILL OUT — CUT OUT — MAIL TODAY

MOTOR, 1789 Broadway, New York

For the enclosed $1 send me MOTOR for six months. According to your special offer, send me a copy—free—of GASOLINE AUTOMOBILES.

Name.........................

....

Address.........................

....

MOTOR

I CAN SELL YOUR REAL ESTATE

No Matter Where It Is

If I did not have the ability and facilities to sell your property I certainly could not afford to pay for this advertisement. This "ad." (like all my other ads.) is practically sure to place on my list a number of new properties, and I am just as *sure to sell these properties* and make enough money in commissions to pay for the cost of the "ad." and make a good profit besides. That is why I have the largest real estate business in the world to-day. Why not put your property among the number that will be "listed" and sold as a result of this "ad."?

A Specialist In Quick Sales

I will not only be able to sell it—sometime—but will be able to sell it quickly. I am a specialist in quick sales. *I have the most complete and up-to-date equipment in the world.* I have branch offices throughout the country, and a field force of more than 2,500 men finding buyers.

I do not handle any of the side lines usually carried by the ordinary real-estate agent. I do not make any money through renting, conveyancing, mortgages, insurance, etc. I *must sell* real estate—and lots of it, or go out of business. I can assure you I am not going out of business. On the contrary, I have already sold twice as many properties this year as I did during 1903 and I expect to sell *several times* as many next year.

Let Me Sell Your Property

It doesn't matter whether you have a farm, a home without any land, or a business, it doesn't matter what is worth or where it is located. If you will send me a brief description of your property, including your lowest cash price, I will tell you how and why I can quickly convert it into cash, and will give you my complete plan (free) and terms for handling it.

The information I will give you will be of great value to you even if you should decide not to sell. You had better write now, before you forget it.

If You Want to Buy

If you want to buy any kind of a farm, home, or business in any part of the country tell me your requirements. I will guarantee to fill them promptly and save you some money at the same time.

W. M. OSTRANDER

Suite 201 North American Bldg., PHILADELPHIA, PA.

Holiday Fires

¶ Many disastrous conflagrations are caused yearly by lighted Christmas trees, inflammable decorations, over-heated furnace flues, and other causes incident to holiday festivities.

¶ Yet nearly all of these costly fires could be extinguished in their incipiency, if every household were protected by a

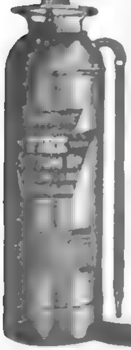
KEYSTONE
Fire Extinguisher

"Does the Work of 50 Pails"

¶ It quenches fires of *all* kinds *everywhere*—it extinguishes blazing grease, oil, varnish, or naphtha, and fires inaccessible to water pails, grenades, dry powders, etc. It is *always ready* for use and a woman or child can operate it.

¶ For mills and factories it minimizes fire risk and *reduces insurance rates.* Examined and approved under the standard of the National Board of Fire Underwriters.

¶ Our free booklet, "Seconds Saved in Fighting Fire," contains much valuable information.



¶ We want agents *everywhere.* Our proposition is liberal, and owing to the universal demand for efficient fire protection the Keystone Extinguisher *sells on sight.*

Can be carried as a side line to other business interests. Write us to-day for full particulars.

JAMES BOYD & BROTHER
22 N. Fourth St., Philadelphia
Manufacturers of
FIRE PROTECTION EQUIPMENT
Fire Hose, Hose Couplings, Hose Pipes, etc.

"THE WARE OF BEAUTY"

ROZANE WARE

for charm, richness, graceful design and exquisite coloring surpasses all other art pottery.

It imparts the crowning touch of ornamentation—gives added "tone" and "atmosphere" to the most beautifully furnished apartment—lends itself ideally to any scheme of decoration.

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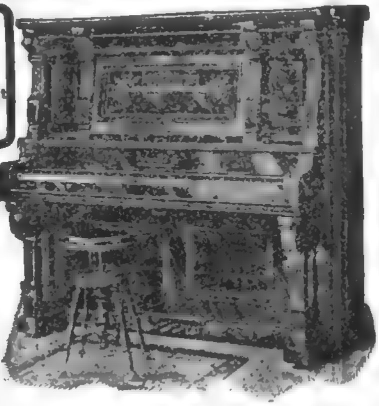

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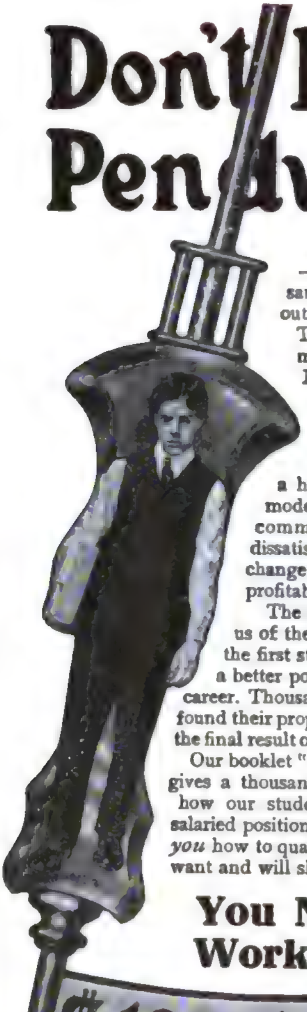

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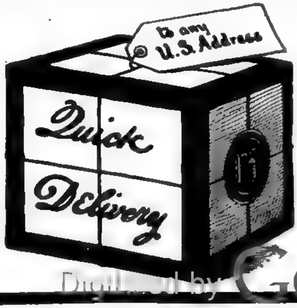

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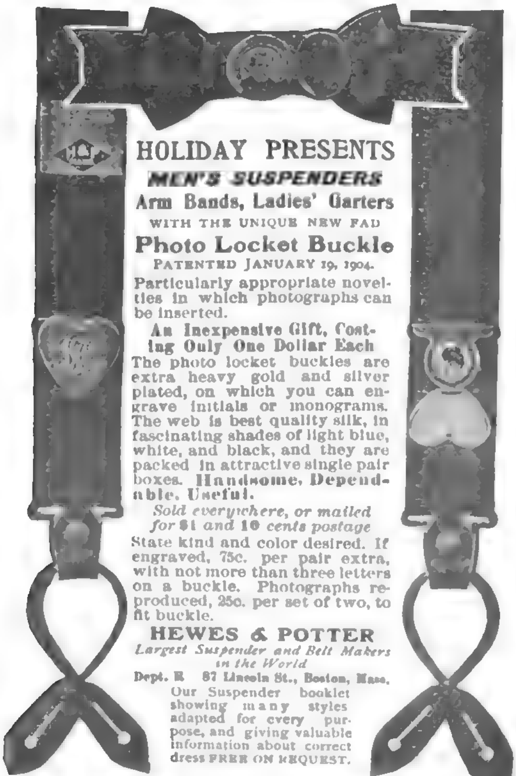

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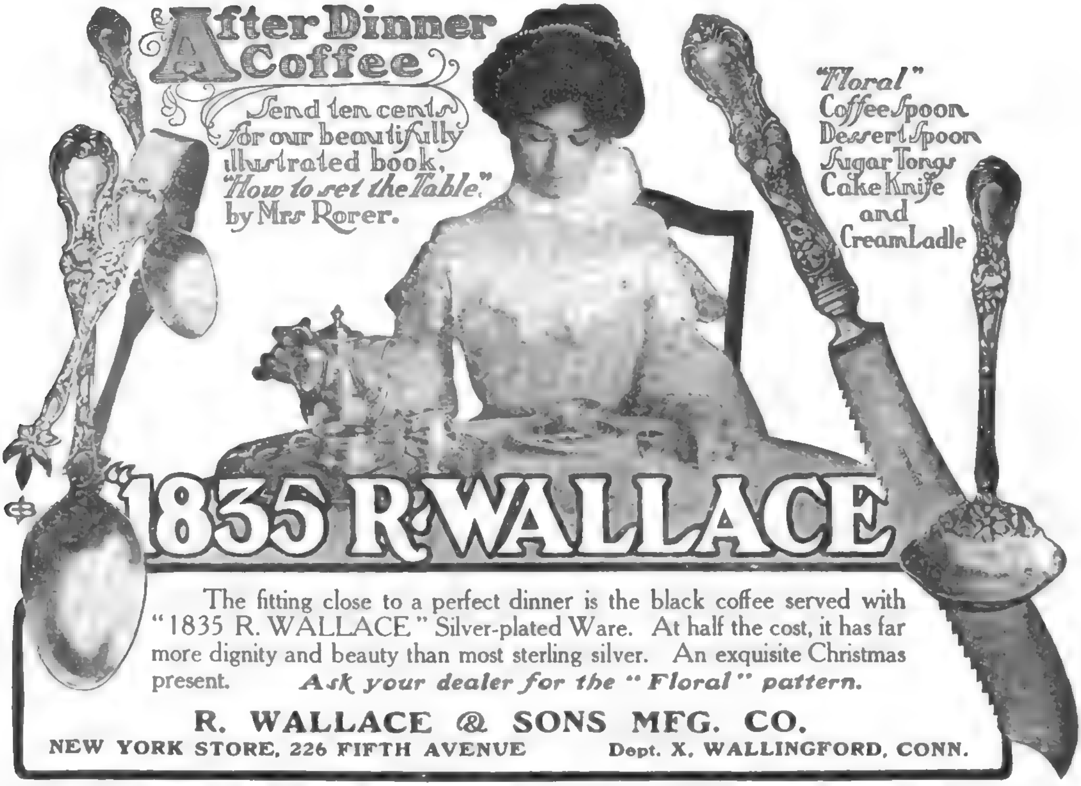

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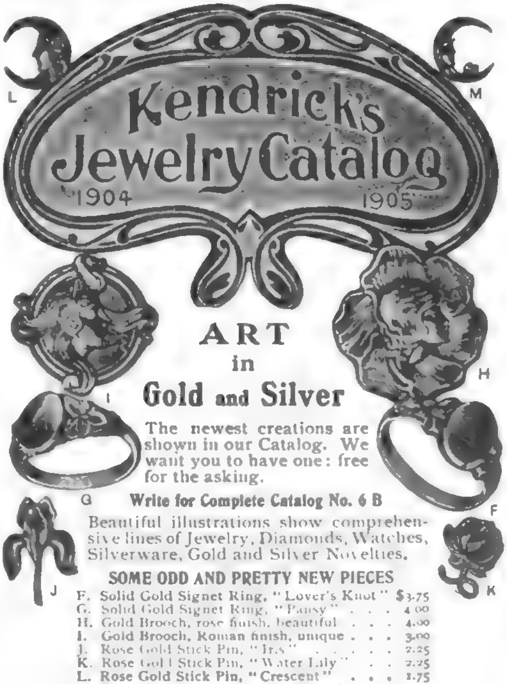

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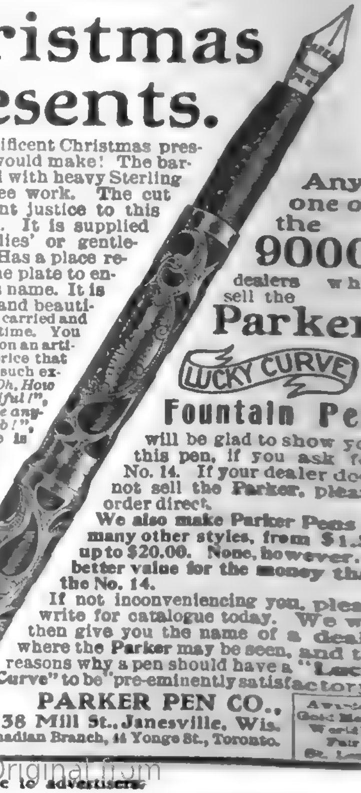

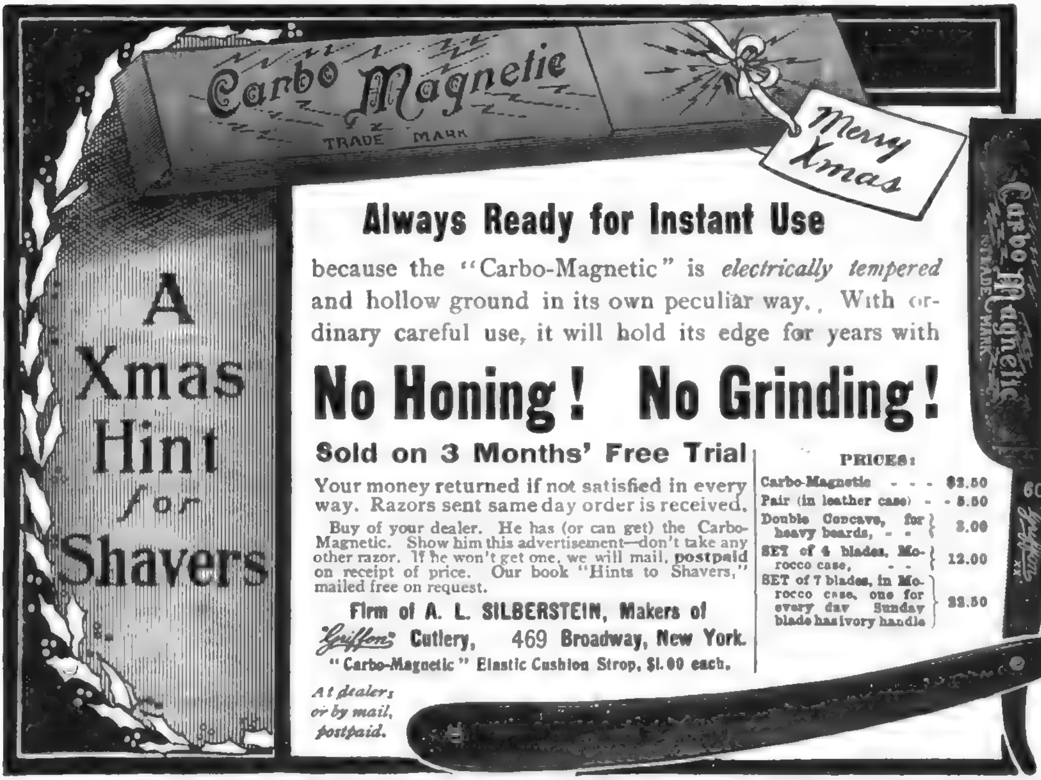

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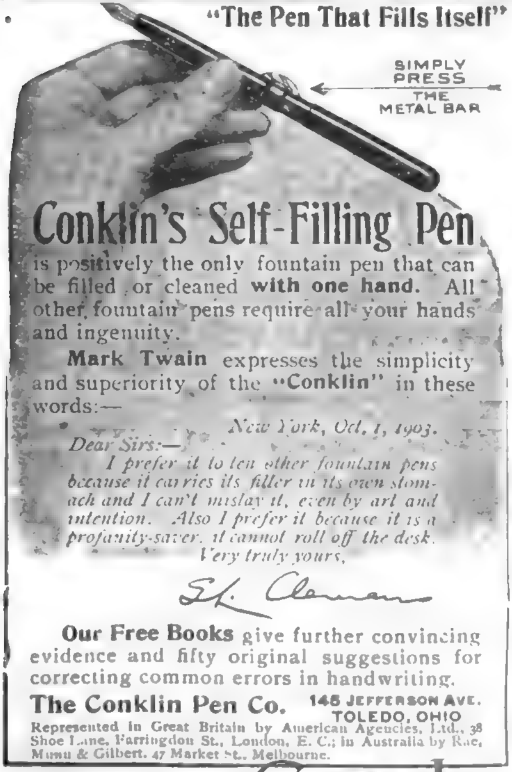
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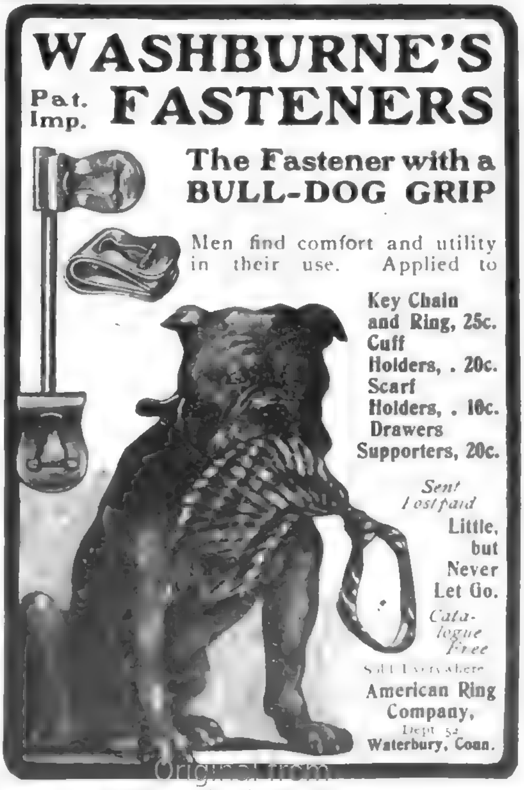

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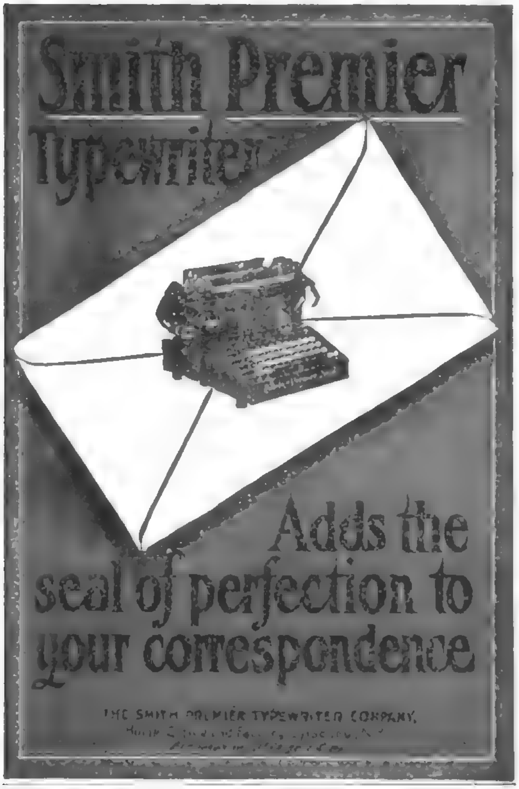

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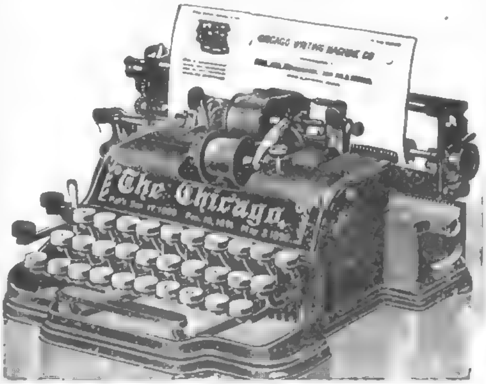

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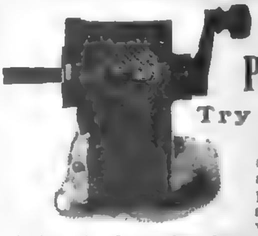

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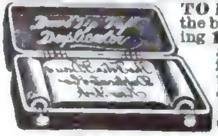

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We also instruct Beginners at Photography and prepare Advanced Amateurs to become prize-winners. Graduates are aided to secure profitable employment. Our Photo and Art Supply Catalog is yours, if you ask.

A SUPERB HOLIDAY GIFT One of our Special Scholarships in Photography, which includes Camera and Complete Finishing Outfit. The Beginner's Course and Outfit costs but $15.

Write now, stating what position you would like to be fitted for.

American School of Art and Photography
J. B. SCHRIEVER, President
241 Washington Avenue Scranton, Pa.

ELECTION RETURNS AND ADVERTISEMENTS

MONEY-MAKING ENTERTAINMENTS

With small capital you can start in the congenial, money making enterprise of giving magic lantern and stereopticon exhibitions or moving picture entertainments. Every town offers opportunities. There is always a demand for a man with an outfit to give public exhibitions for Churches, Schools, Societies, etc. We will send you FREE illustrated catalogue that tells what it costs to get an outfit, teaches how to operate, and instructs you how to conduct entertainments. We have the largest and most complete stock on earth—views illustrating every subject of Popular, Religious and Scientific interest. Lanterns for Home Amusement.

McALLISTER, Manufacturing Optician,
49 Nassau St., N. Y.

MAGIC
LANTERNS
STEREOPTICONS
and
MOVING PICTURE MACHINES
Views of the Whole World

The Finest Smoking Tobacco Made

EDGEWORTH

HIGH GRADE PLUG-SLICE

Packed in	4 oz. tin box, price,		25c.
	8 oz.	" "	50c.
	1 lb.	" "	$1.00.

LARUS & BRO. CO. - - Richmond, Va.
EDGEWORTH

Will not bite the tongue

SPECIAL OFFER! In order to place this tobacco in the hands of consumers everywhere we make this offer: If your dealer does not keep **EDGEWORTH** *we* will send you any size box *postpaid* anywhere in the United States on receipt of price—money order or stamps.

Every box contains guarantee of satisfaction or money refunded. Address

Larus & Bro. Co. Manufacturers, **Richmond, Virginia**

WABASH SPECIAL
STOGIES
RAUBITSCHEK BROTHERS
HAVANA
HAVANA

Pittsburg's Best Hand-Made Stogie

The "Wabash Special" is a mild, rich, full-flavored smoke, made by hand under the most sanitary conditions and not to be confounded with the mould-made article. You'll surely like the "Wabash Special," and we make the price an inducement, which you'll hardly resist once you know the flavor of these best of all stogies. They reach you in good condition—fresh and fragrant; put up in handsome wooden boxes, far different from and superior to the packages used for ordinary smokes. Order by mail.

Box of 100 "Wabash Specials," $2.00
Charges Prepaid

Write to-day to

RAUBITSCHEK BROS.
519 WOOD STREET, PITTSBURG, PA.

MOVING PICTURE MACHINES

STEREOPTICONS **You Can Make BIG MONEY Entertaining the Public.**

Nothing affords better opportunities for men with small capital. We start you, furnishing complete outfits and explicit instructions at a surprisingly low cost.

THE FIELD IS LARGE comprising the regular theatre and lecture circuit, also local fields in Churches, Public Schools, Lodges, and General Public Gatherings. **Our Entertainment Supply Catalogue** and special offer fully explains everything. **SENT FREE.**

CHICAGO PROJECTING CO., 225 Dearborn St., Dept. 1, Chicago

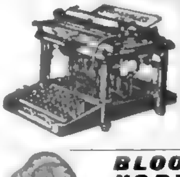
YOU CAN DRESS WELL ON $1.00 —A WEEK

Pay us $1.00 weekly

By Mail

Men's fine clothing made to order after latest New York designs. ON CREDIT BY MAIL. We will trust any honest man. We guarantee a perfect fit. Send for samples and book of latest New York fashions, FREE.

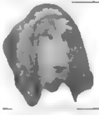
MAILLER & FROBISHER
Exchange Clothing Co.
Importers and Merchant Tailors Established 1885
289 Broadway, New York City



BIG CLEARING SALE TYPEWRITERS

Fifty cents on the dollar. Over one thousand machines. Our own new machines at standard prices on **Easy Payments.** Old machines taken in exchange. We rebuild and sell them. Less than half original cost. Supplies at half price. Agents wanted. Send for free catalog.

Fay-Sholes Co., 197 La Salle St., Chicago, Ill.



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Stamp for catalog. ***LEXINGTON, KY.***

FLAVELL'S SUPERIOR BANDAGES
WRITE FOR CATALOGUE
ELASTIC STOCKINGS
ABDOMINAL SUPPORTERS **TRUSSES**
1005 SPRING GARDEN STREET, PHILADELPHIA, PA.

W^M ELLIOT & Co
142 W^M ELLIOT & CO.

A $2.50 Wm. Elliot RAZOR for $1.00

The Wm. Elliot Razor makes shaving a pleasure. You save time and money and take no chances of contracting an infectious disease at a barber shop. Wm. Elliot razors are made of the very best materials and are

Unconditionally Guaranteed

The blade is hollow ground and highly tempered—always ready for use, requiring

No Honing . . . No Grinding

Send us $1.00 to-day and you will receive a WM. ELLIOT RAZOR by return of mail

FREE:—An interesting booklet "Freed From the Pole" write for it now,

Address **ADOLPH STRAUSS & CO.,**
413 BROADWAY, NEW YORK CITY

YOU PAY TWO BILLS FOR YOUR LIGHTING

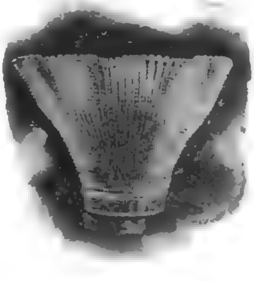
One for the light that is useful, and one for the light that is wasted in lighting the ceiling and high side walls where it is not needed. If the two items were given separately you would be astonished at the amount you pay for wasted light.

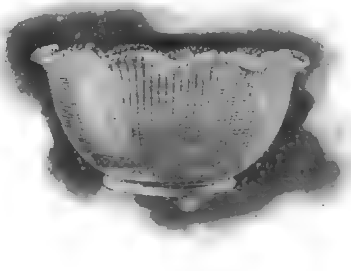
HOLOPHANE
GLOBES AND REFLECTORS are light savers, and therefore money savers. They gather the light that is ordinarily wasted and convert it into useful illumination. In order to demonstrate our proposition we will send you, prepaid, either of the globes shown, on receipt of price. Stamps accepted. *We have 200 other styles.*

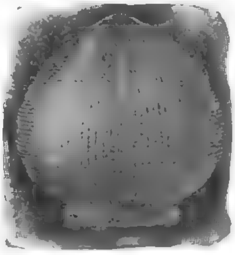
OUR BOOKLETS ARE YOURS FOR THE ASKING

Booklet A, "Light vs. Illumination"; B, "Lighting of Private Homes"; C, "Lighting of Offices, Stores, and Factories"; D, "Lighting of Hotels and Clubs"; E, "Lighting of Schools, Churches, and Libraries"; F, "Lighting of Theaters and Public Halls"; G, "Lighting of Railway Coaches and Steamers."

Holophane Globes are sold by leading dealers in Gas and Electric Light fixtures.


No. 2481
A glass for Welsbach Burner, 75c.


No. 4401.
Open Gas Globe, $1.00.


No. 3358.
A glass for Electric Lamp, 75

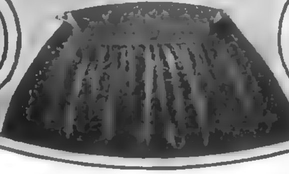
HOLOPHANE GLASS CO.

612, 211 JACKSON BOULEVARD, CHICAGO, ILL.
15 E. 32d ST., NEW YORK, N. Y.
Boston representatives: Hale & Codman, 220 Devonshire St.
Philadelphia representatives: Baxter Lighting Co., 49 N. 13th St.

McGee

ADJUSTABLE YOKE
UNDERSKIRT

$4 $4



An Ideal Christmas Present

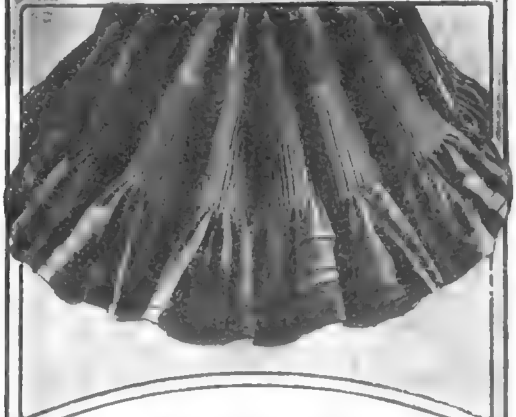
A McGee Adjustable Yoke Skirt is a present that any lady would appreciate for Christmas. A McGee petticoat is never superfluous and is always acceptable. This is the handsomest, best made petticoat ever offered. It is made of the best mercerized satine, every seam felled and finished. Full double flounces. They make that silky swish that women like. Made by the standard, reliable firm of

McGEE BROS. CO.

JACKSON, MICHIGAN

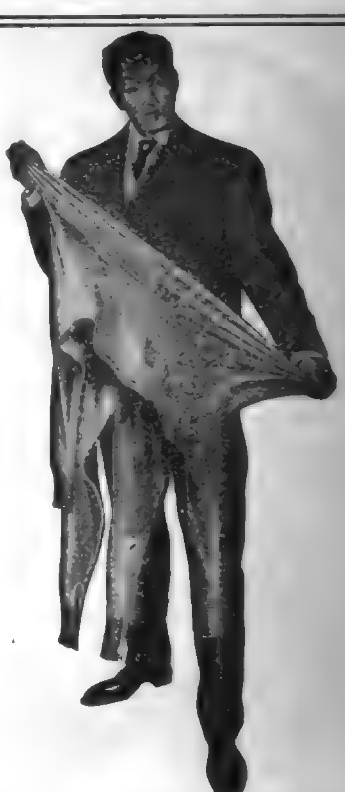
No strings and laces, no bunching over the hips and around the waist. The **McGee Yoke** is adjustable. Just give the skirt length and estimated waist measure. We will ship petticoat direct to any address you wish, if there is no dealer in your town who handles them. If this petticoat if not exactly what you wish write for our catalogue, from which you may select at factory prices

If you send this petticoat to any friend who desires to exchange it for some other petticoat we will very gladly do that. This is a splendid opportunity to make a beautiful Christmas present that will always please.



Any lady's figure is much improved by McGee's Adjustable Yoke Skirts. They fit like the tailor made skirts. They lend a graceful poise to the figure. They are made with seven gores welted, permit perfect shaping at the top. The yoke is made adjustable by hooks and eyelets on each side of the trimmed placquet hole in the back. It is the only perfect adjustable petticoat made. Order to-day for Christmas delivery from your dealer, if he has it—if he hasn't, from

McGEE BROS. CO., Jackson, Michigan



COOPER SPRING-NEEDLE DERBY RIBBED UNDERWEAR

For Men of Refined Taste

Is an underwear of quality and appeals to men who wear good things. Its particular excellence resides in the remarkable elasticity of its fabric, which is made on the famous Spring-Needle Machine invented by Charles Cooper and patented in five countries.

The garments made from this fabric are well-nigh perfect. They always retain their original shape, never bagging at the knees or binding at the wrist and ankle, even after the hardest wear. From first to last they maintain that same elegant, silky feel and easy, comfortable, and natural fit. They cost more than others and are worth more.

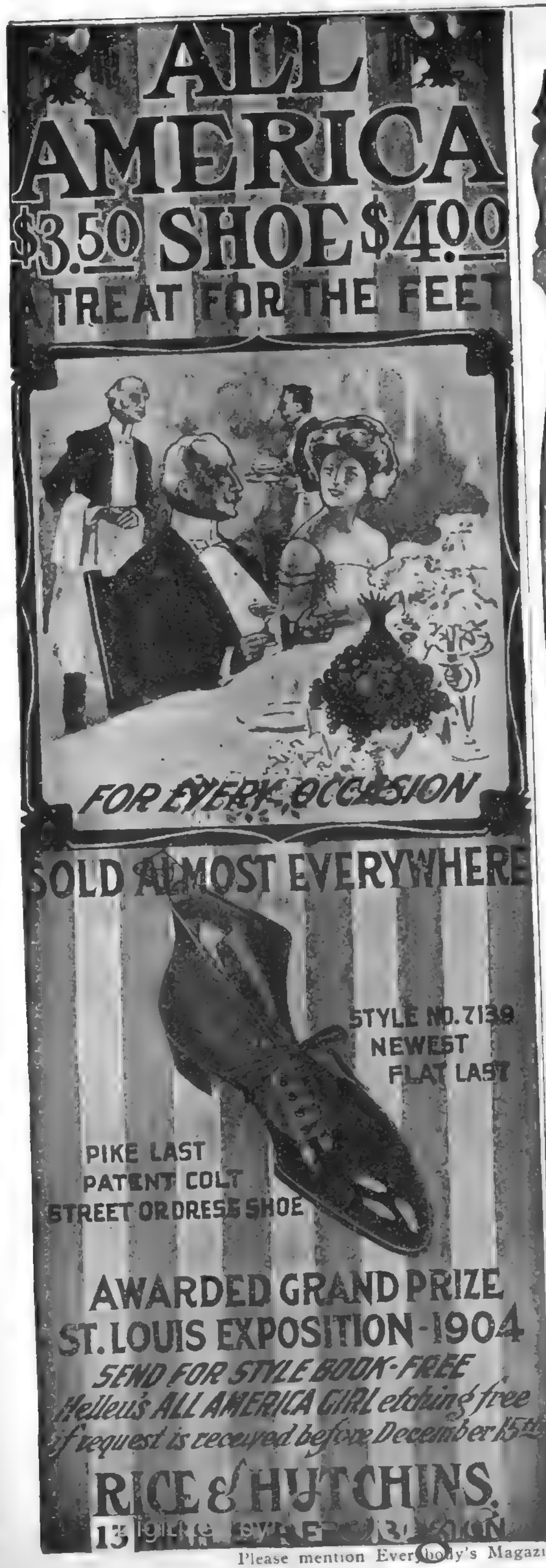
Ask your dealer for the genuine *Cooper Spring-Needle Underwear.* If he doesn't keep it refuse to purchase until you have seen our booklet and samples of the Spring-Needle Fabric. They are yours on request.

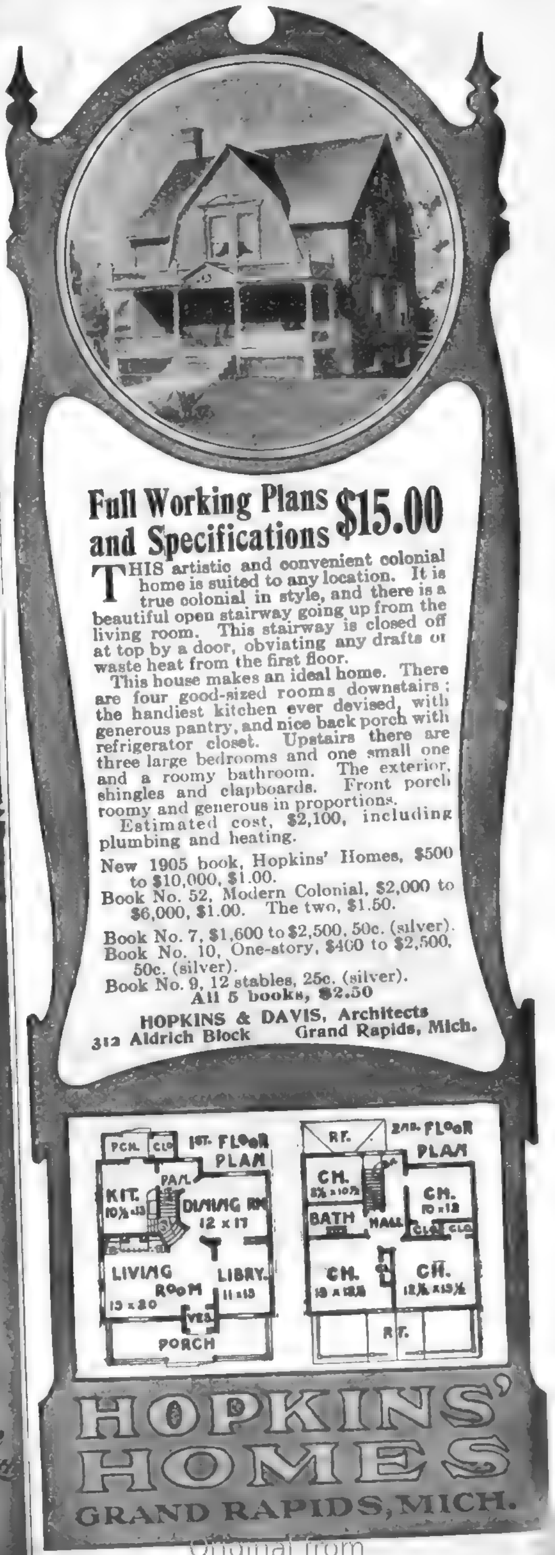
Made in two-piece and union suits, in the various sizes, weights, and colors.

COOPER'S TRADE MARK DERBY C RIBBED REGISTERED UNDERWEAR

This trade-mark is on every garment. Look for it and insist upon it, or you will get one of the "other kinds" that is not "just as good."

COOPER MFG. CO., Bennington, Vermont


ALL AMERICA
$3.50 SHOE $4.00
A TREAT FOR THE FEET
FOR EVERY OCCASION
SOLD ALMOST EVERYWHERE
STYLE NO. 7139
NEWEST
FLAT LAST
PIKE LAST
PATENT COLT
STREET OR DRESS SHOE
AWARDED GRAND PRIZE
ST. LOUIS EXPOSITION - 1904
SEND FOR STYLE BOOK - FREE
Helleu's ALL AMERICA GIRL etching free
if request is received before December 15th
RICE & HUTCHINS.
13 [illegible]


PCH.
CLO
1ST. FLOOR PLAN
PAN.
KIT. 10½×13
DINING RM 12×17
LIVING ROOM 13×20
LIBRY. 11×13
VES.
PORCH
RF.
2ND. FLOOR PLAN
CH. 8½×10½
CH. 10×12
BATH
HALL
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CLO
CH. 10×12½
CH. 12½×13½
RF.
HOPKINS' HOMES
GRAND RAPIDS, MICH.

Full Working Plans and Specifications $15.00

THIS artistic and convenient colonial home is suited to any location. It is true colonial in style, and there is a beautiful open stairway going up from the living room. This stairway is closed off at top by a door, obviating any drafts or waste heat from the first floor.

This house makes an ideal home. There are four good-sized rooms downstairs; the handiest kitchen ever devised, with generous pantry, and nice back porch with refrigerator closet. Upstairs there are three large bedrooms and one small one and a roomy bathroom. The exterior, shingles and clapboards. Front porch roomy and generous in proportions.

Estimated cost, $2,100, including plumbing and heating.

New 1905 book, Hopkins' Homes, $500 to $10,000, $1.00.
Book No. 52, Modern Colonial, $2,000 to $6,000, $1.00. The two, $1.50.

Book No. 7, $1,600 to $2,500, 50c. (silver).
Book No. 10, One-story, $400 to $2,500, 50c. (silver).
Book No. 9, 12 stables, 25c. (silver).
All 5 books, $2.50

HOPKINS & DAVIS, Architects
312 Aldrich Block Grand Rapids, Mich.

FREE

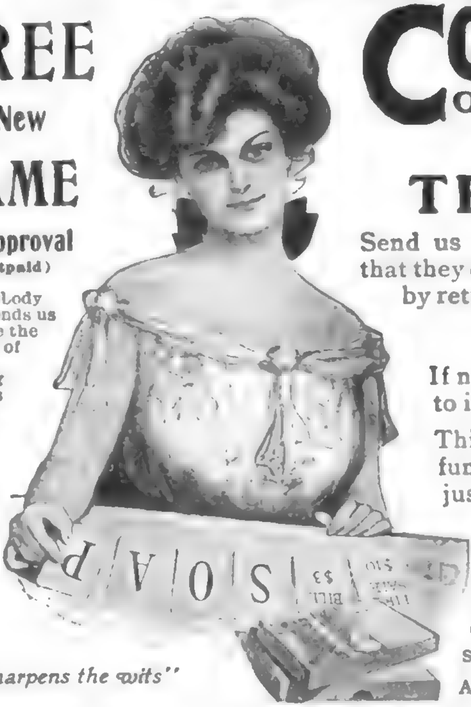
The New

GAME

On Approval

(Postpaid)

To anybody who sends us at once the names of two leading dealers in his town who do not sell it.



"It sharpens the wits"

COMPETITION
OR DEPARTMENT STORE

The Latest Game Success.

TRY IT FREE!

Send us your dealers' names, after making sure that they do not sell **COMPETITION**, and get the game by return mail. If you like it, send us the price

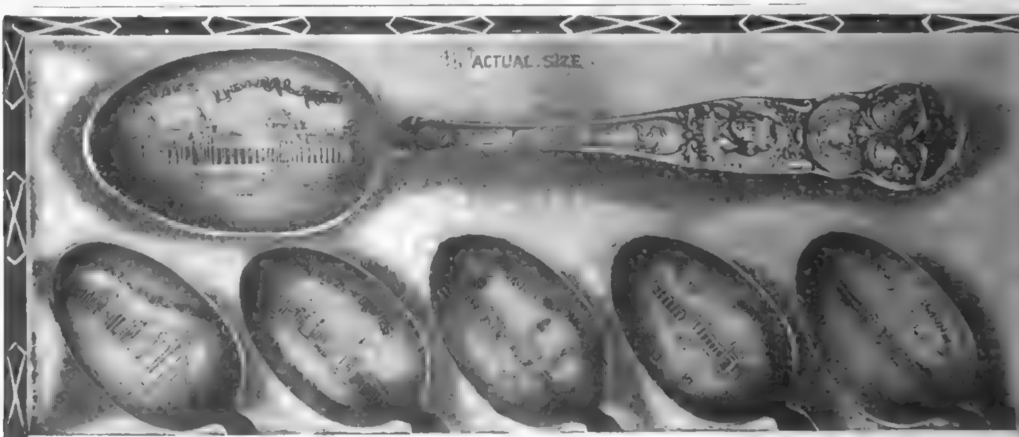
FIFTY CENTS

If not, return it to us. We make this offer only to introduce the new game **where it is not sold.**

This is a strikingly original game—full of fun—quickly learned. Our directions tell just how to play it. Each pack contains 107 highly enameled cards and 125 counters. The cards spell the names of different commodities, such as soap, lace, etc., but fire sales, bills, checks, insurance, etc., make the game anything but a spelling bee.

Ask your leading dealers today—then write us.

FLINCH CARD CO., 132 Burdick Street, Kalamazoo, Mich.



6 Fine Souvenir Teaspoons $1.50

One of the most pleasing souvenirs of the World's Fair, St. Louis, is the set of **Six Full Size Teaspoons**, made especially to order for the Lake Shore & Michigan Southern Railway by the Oneida Community. Each bowl contains engraving of a different World's Fair Building, and the handles are handsomely engraved. They are of best material, finely finished, ornamentation is rich and deep. The spoons are fully guaranteed, thoroughly serviceable for every day use, if desired, and will last for years. Do not fail to order a set. The spoons will please you.

For Christmas A set of these spoons makes an appropriate and a very pleasing Christmas gift, either for children or grown folks.

HOW TO ORDER. Entire set will be sent, postpaid, in satin-lined box for $1.50 (to Canadian points $1.75). Remit by express or postoffice money order direct to **Oneida Community, Niagara Falls, N. Y.**

For comfortable travel between Chicago and Cleveland, Buffalo, St. Louis, New York and Boston use the Lake Shore. It affords the most complete service. Route of the fast "20th Century Limited." For "Book of Trains" and information about travel over this road write A. J. SMITH, G. P. & T. A., Cleveland, Ohio.

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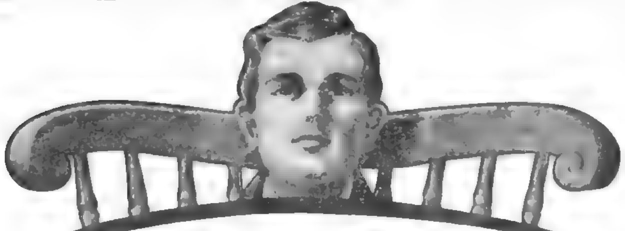


Dry Feet

AND REAL COMFORT
Are enjoyed by All who wear

FOSTER

RUBBER SOLES and HEELS

DON'T WEAR RUBBERS — buy winter shoes fitted with Foster Rubber Soles and Heels, or have them attached to your old shoes, and you will find that RUBBERS ARE NOT NEEDED. They will keep out the dampness that always penetrates a leather sole; yet cannot "draw" the feet, as a layer of leather intervenes. The only safe and comfortable shoe for winter — unless you like rubbers. Physicians recommend them as a protection against damp feet, colds and pneumonia. Moreover, there is absolutely

NO SLIPPING ON WET WALKS

because of the ROUND FRICTION PLUG (a patented fibre inserted for this purpose). The Foster wears much longer than the old-fashioned rubber heels and has no holes to pick up dirt. In resiliency it is *just right.*
If your dealer does not carry them send to us direct, enclosing outline of heel or heel and sole. By mail, heels, 35 cents per pair, soles and heels, $1.00 per set.

Foster Rubber Company
370 Atlantic Avenue, Boston
Massachusetts

NOTICE TO THE PUBLIC. Our attention has been called to several dealers who are selling an inferior frame for the TRIMPI. No TRIMPI frame is sold without the name TRIMPI on two ribs of the frame and the bulb runner. BEWARE OF IMITATIONS

I have a *Trimpi* Frame, you can have one if you insist.

Write To-day For Booklet

FREE An interesting illustrated booklet, "The Life of the Umbrella," including photo "First man to carry umbrella," will be sent on request.

The
"Trimpi"
Steel
Frame
Defies the Wind and the Weather

Only STEEL Frame on the market

Look for the Name *"Trimpi"* on the frame

The life of an umbrella depends on the strength of the framework. No matter if the covering is the finest, costliest silk or the stoutest cotton, **If the ribs are not properly constructed of Best Material, the disasters portrayed above may be anticipated.**

If you would have an umbrella that will stand repeated recoverings, see that your next framework is a

"Trimpi"

It is made of best crucible steel, properly tempered, carefully coated to prevent corrosion. A hardened rod which will not bend or break, put together with phosphor bronze wire. Automatic bulb runner. This frame is guaranteed and is used by all reputable Umbrella Manufacturers.

Look for the Trade-Mark *Trimpi* on two ribs of the frame and bulbrunner, your next purchase.

If you are unable to buy one from your dealer send us his name and we will see you are supplied. Manufactured by

NEWARK RIVET WORKS, 263 Lafayette Street, NEWARK, N. J.

4½%

Railroad Bonds

in $1000 denomination.

These bonds, an issue of $8,500,000 are a first and closed mortgage on all the property now owned and hereafter acquired by the Toledo Railway & Terminal Company (with the exception of $150,000 Toledo Riverside Railway Bonds which the Terminal Company has assumed.)

The Terminal Company consists of a belt line entirely encircling Toledo, connecting with all steam railways entering the city and of a double track line extending from the outer belt line to the Company's own central freight and passenger station in the heart of the city. It also includes real estate, buildings, dock property and rolling stock. The Bonds are

unconditionally guaranteed

by the

Cincinnati, Hamilton & Dayton & Pere Marquette Railroads

which the Terminal Company connects.

Surplus for the year 1903:

C. H. & D.	$1,161,152
Pere Marquette	$1,616,678
Total,	**$2,777,830**

The surplus of both roads is available under the guarantee in addition to the earnings of the Terminal Company.

Bonds dated July 1st, 1904, maturing July 1st, 1954. Interest payable January and July 1st at the United States Mortgage and Trust Co., New York.

Having sold $8,000,000 of the above bonds, we offer, subject to prior sale and advance in price, the remaining $500,000 **in single bonds or in quantity at 103 and interest, yielding 4.85 per cent.** on the investment.

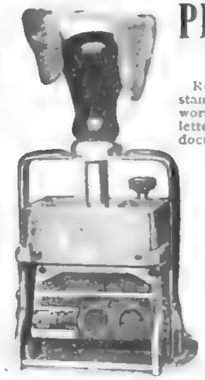
Write for special circular giving full description of the property.

Interest at 3% per annum allowed on deposits and an additional 1% per annum upon past balances, if depositors elect to buy bonds of us when their deposits reach a sufficient amount.

Our book "Safe Investments yielding 3½ to 6 per cent.," gives interesting facts about Railroad, Municipal and Public Service Corporation Bonds. Sent on request.

Rudolph Kleybolte & Co.

New York. Cincinnati. Chicago.

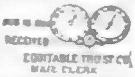


PERRY TIME STAMP

FREE for 10 days

Responsible business houses should try the stamp at our expense. It saves time, money, and worry in recording receipt and delivery of letters, telegrams, orders, remittances, valuable documents, and for time sheets, etc.

The Perry is the only time stamp that automatically prints direct from type the hour and minute. Portable, simple, and durable. Guaranteed one year. Size 7¾ inches high, 3½ inches wide, weight 18 ounces. Price $20.00 prepaid. Write for free booklet, "The Business Man's Time Saver." Agents wanted.



Impression from Stamp.

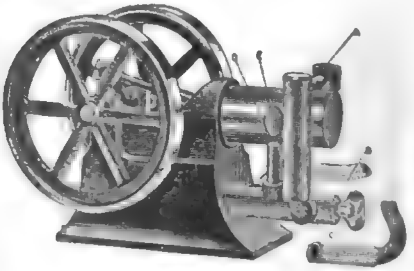
PERRY TIME STAMP CO.
78 South Canal Street, Chicago, Ill.
Offices in New York City and 39 Victoria Street, London, England.

A $300 LOT FOR $30

WISE MEN buy lots when they are cheap and sell when prices are high Now is the time to buy a lot at Manitowoc Beach, the new townsite located on north shore Lake Michigan, midway between growing commercial and manufacturing cities of Manitowoc and Two Rivers, Wis., which have a combined population of 25,000. Manitowoc has the finest harbor on the Great Lakes. Plenty of work in either city; 100 lots sold in past 90 days; 40 houses will be erected next spring. Lots will then be worth $300 dollars each. You can now buy a 30x120-foot lot for $30 on payment of $5 down and $2 per month without interest. Electric cars pass property every twenty minutes, and it is only 15 minutes' ride from either city. Write to-day for plats.

CHARLES R. DAVIS,
Herman Building, Milwaukee, Wis.

PARADOX GAS ENGINE A toy engine run by illuminating gas. Attach the engine by a rubber tube to an ordinary gas burner and light the gas. Costs less than three cents a day to run it. Warranted for years. 6 in. long, 3 in. wide. Price $2.00, postpaid 50 cents extra. Send for circular.



Paradox Gas Engine Co.
96 Asylum St.,
Hartford,
Conn.

AUTO-SALESMAN

A Money Maker in Vending Machines

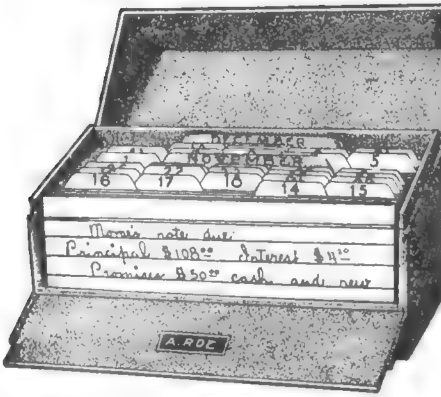
Made of steel, attractive enamel, positive in operation; in fact an ideal, perfect machine. Sure to bring you great results by selling the largest and best penny packages on the market. Send for free samples.

KOLA PEPSIN GUM
IDEAL MILK CHOCOLATE
Or Made to Vend Any Specialty

Address with stamped envelope for prices, etc.

KEYSTONE MFG. CO.
LEBANON, PA.

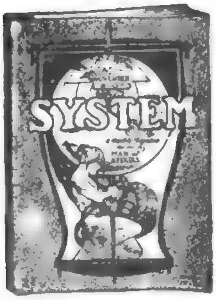
The Greatest Time Saver Any Man Can Buy



And It's Free to You With Your Name on It

But we are getting ahead of our story. This little box of cards is called the Perpetual Reminder. "Worth forty-seven pigeon holes," as one user says, and any number of note-books. Placed on your desk it is a receptacle for all the miscellaneous matters—all the memoranda—now scattered about the office. It is a complete desk and pocket card system. It has guide cards by months and days and a quantity of fine heavy linen two by five inch record cards. The cards are in an ingenious vellum covered board box—ingenious because of a peculiar arrangement which keeps the TO-DAY cards always to the front and the guide cards always in sight. On the front of the handsome box is your name embossed in gold letters. The other fellows in the office will soon see the great value of the Perpetual Reminder and they might "borrow" it if it weren't for your name staring them in the face.

The way to get the Perpetual Reminder for nothing is through SYSTEM. System is essential to business success. And so is SYSTEM, the magazine. It tells every month all the new business tricks that save time—all the little office wrinkles that save worry. Through SYSTEM you can learn all that anyone can possibly tell you about system and business methods, Two hundred or more pages monthly cramful of business ideas for YOU. The regular reading of SYSTEM will solve your business perplexities—but if it does not SYSTEM has a staff of experts—practical business men—who will answer your questions gladly and cheerfully and promptly. This service will cost you not one single penny—if you are a subscriber to SYSTEM. The price of SYSTEM is two dollars a year. It is worth a great deal more than that to any alert man with his eyes on the main chance.



The president of a large lumber company says: "It is absolutely necessary to us in the conduct of our business to have before us such information as SYSTEM gives. Our entire office system has been made up from suggestions contained in your publication."

Special Offer to Everybody's Readers:

We said the Perpetual Reminder would cost you nothing. Here is the way. Send us two dollars for a year's subscription to SYSTEM and we will send you, every cost prepaid, a Perpetual Reminder with your name in gold on the front. Write your name and address in the white space opposite; tear out this advertisement and mail it to us. Write plainly, so that we will make no mistake in setting your name. Inclose the money and we will enter you as a subscriber—send you an expert consultation certificate entitling you to free advice—and ship you the Reminder. Act at once. We have only a few of the Reminders on hand, and we believe they will be snapped up in a hurry. ACT.

Regular Departments in SYSTEM

- Building a Sales Force
- Organizing an Advertising Department
- Organizing a Factory
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- Credits and Collections
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THE SYSTEM COMPANY
923 First National Bank Building, Chicago

Frenzied Finance

The following editorial from the Saturday Evening Post presents another instance of finance gone wrong. There are other kinds of Frenzied Finance than those mentioned by Mr. Lawson.

WHERE THE MONEY GOES

A young couple, after living along for nearly a year at the rate of $30 a week on an income of $25, reached the place where a sober, serious, heart-to-heart talk was imperative—a situation of the greatest delicacy, with the breakers upon the reefs of matrimonial disaster roaring in their ears. But they remained cool-headed and learned, among other things, that during the preceding week they had spent $3.15 on just nothing at all, $7.40 by paying too high prices for necessities when a little thought and care would have prevented it, $2.25 for things they could have very well done without, $2 for which they could not account at all; total, $14.80. They had spent in all during that week $34.50.

Subtract what was "fooled away" from what was spent, and you have $19.70—that is, they spent for value received $5.30 less than their income. The hint in this incident is as valuable to the single as to the married.

—*S. E. Post, Feb. 27th, 1904.*

The problem mentioned above is not a new one. Some have solved it happily, but many have failed.

This old question confronted the author of Woolson's Economy Expense Book. He was an expert accountant. He could solve intricate business problems, and he felt sure that this had a solution. He found it in Woolson's Economy Expense Book. This book points out exactly for what you spend your money. It furnishes a detailed analysis of expenditures, yet it requires no more time or skill than an ordinary petty cash account. This same book is as well adapted to business purposes as to personal accounts.

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It costs $1.50 per copy. Ask your stationer or send $1.50 and we will ship it to you all charges prepaid. If you are not satisfied with it return within 5 days, and we will send back your money.

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With the sample page we will send our catalog of other good things.

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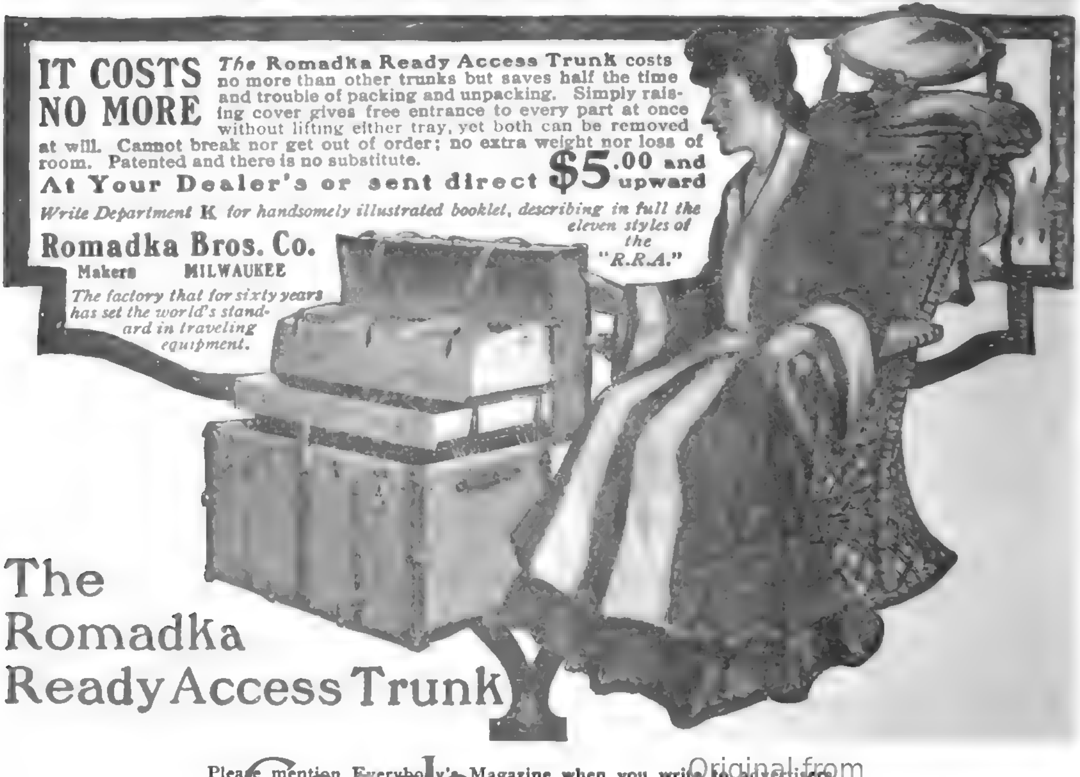

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THE SATURDAY EVENING POST
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THE SATURDAY EVENING POST

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$250.00 IN EXTRA CASH PRIZES EACH MONTH FOR BOYS WHO DO GOOD WORK

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TRED-AIR
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HEEL CUSHION

are the best medicine on earth for swollen, sore feet and for aching limbs resulting from the constant thump, thump on hard floors or flinty pavements.

A boon for the teacher, clerk, or business man who is compelled to spend much time on his feet. A delight to any one who walks, either from necessity or for pleasure.

In the course of a day the ordinary man or woman covers many miles. With each step the spine receives a jar. This series of jars soon has its effect upon the nervous system—and headaches, brain fag and general bodily fatigue are the result.

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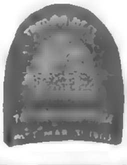

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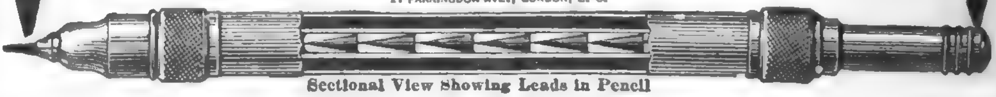

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A delightfully tempting sweet-meat made of the purest and most palatable ingredients. Its crisp, snappy consistency will conserve to easy digestion. It has a most pleasing flavor with an enchanting aroma which constantly invites you to taste of this delicious confection, and

"One taste invites another."

New Wrinkle is the favorite confection for parties, entertainments, social gatherings, and in homes where a pure, healthful candy is desired by young and old.

For sale by leading stores in all cities.

If your dealer hasn't it send us his name and address together with 4c. in stamps and we will send you a generous sample.

Or, better still, mail us 40c. and we will deliver you a one-pound box by mail, or three pounds for $1.00 delivered by express, charges prepaid.

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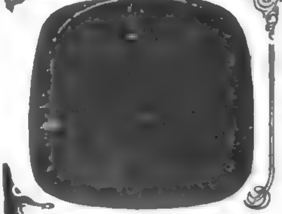
239 Peoria St., CHICAGO

THE XXth CENTURY COIN PURSE



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People carry it who **never** carried a purse before. No metal frame, no stiff, bulky seams, no strap or lock; is flat, soft, and pliable, and as safe as though padlocked. No **scrap-leather in the XXth Century, but built from the Finest Russian Calf, stitched with silk.**

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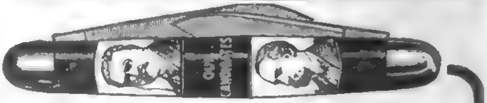

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Nothing can be more appropriate for a relative or dear friend than a

NOVELTY KNIFE

with your photo on one side and their name, address, society emblems, etc., on other side beneath transparent indestructible handles

Guaranteed best quality razor steel and fully warranted. Your money refunded if dissatisfied with your purchase.

Style 118 (like cut), 3½ inches long, 2 blades, $1.20; 3 blades, $1.60.

Agents Earn $75 to $250 a Month

Send 2-cent stamp for catalogue "Keen Kutting Truths" and our great special offer to agents. Exclusive territory and liberal commission. Big profits. Write quickly for terms.

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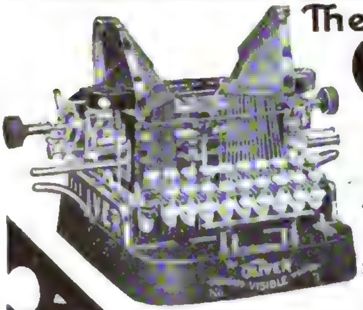
Black Seal Grain Card Case, lined with English Calf, another of our big sellers, same price as No. 1258.



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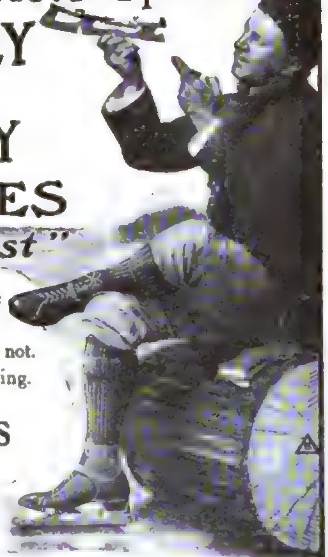

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A postal request brings it to you. Our Skates are sold everywhere. If your dealer has not the style you want, we will sell direct.

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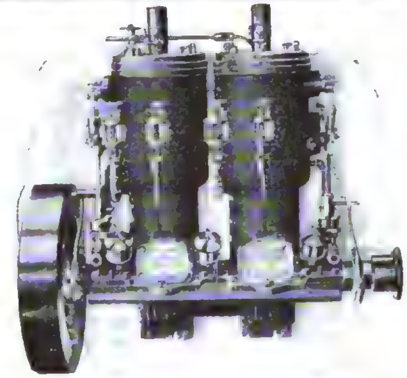

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SMALLEY marine engines are recognized as standard the world over. A wise man will not attempt to save a few dollars by purchasing questionable goods. Our machine is worth far more to you than we ask you to pay. You get absolute satisfaction and the benefit of the latest *practical* improvements—not fads. You get the benefit of our long experience in building marine gas engines exclusively. You have the satisfaction of knowing that you are dealing with responsible parties, whose guarantee means something. SMALLEY engines are generally acknowledged to be the most scientifically constructed, most handsomely designed and finished engines on the market.

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Made by automatic machinery where the wood grows. Better built and better looking than you can have constructed at home and at much less cost. Wind and water tight. Artistic in design. Constructed on the *Unit System*. (Panels interchangeable.)

Houses shipped complete in every detail. Can be erected and ready for occupancy from 6 to 24 hours after arrival at destination, according to size of house.

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Soap, per box of 3 cakes, 50c.
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THE PERFECT DENTIFRICE
McKESSON & ROBBINS

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OXYGEN
Tooth Powder

The introduction of an oxygen dentifrice marks an era in dental science. The medical and dental professions have been quick to see the value of a dentifrice which, by liberating oxygen, would not only cleanse the teeth but sterilize the whole mouth, thus preventing both dental decay and the development of the pernicious germs which infest the mouth. CALOX is the only dentifrice which will do this work without harm to the teeth or tissues. It contains the great purifier—active oxygen—which is death to bacteria and a disinfectant and deodorizer of decaying food particles. By virtue of the oxygen it contains, CALOX cleanses and whitens the teeth, removes deposits from tongue and mucous surfaces and leaves the mouth in perfect hygienic condition.

In metal bottles with new patent top; operated by one hand. Price 25 cents.

Endorsed by the Dental and Medical Professions.

Ask your druggist about it.

Send for free booklet, The Care of the Teeth and Mouth.
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BORATED TALCUM
Toilet Powder

Beautifies and preserves the complexion. A positive relief for chapped hands, chafing and all skin afflictions. Mennen's face on every box. Be sure that you get the original. Sold everywhere, or mail 25 cents. Sample free.
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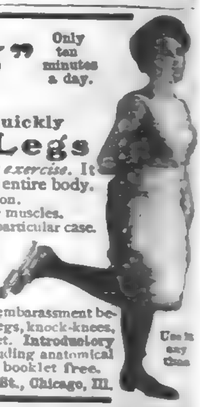

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To *perfect* proportions *without tiresome exercise.* It brings health, grace and beauty to the entire body.

Why? Its vibrations stimulate circulation.
It replaces fat with firm, springy muscles.
It can be adjusted to help **your** particular case.
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because It is the "exercise that isn't a bore."

ITS USE IS A PLEASURE to lovers of golf, tennis, bathing and all who suffer embarassment because of undeveloped limbs. It corrects bow-legs, knock-knees, toeing-in, weak knees and ankles, and flat feet. **Introductory Price** until Dec., handsomely nickeled, including anatomical charts and diagrams, **$2** prepaid. Illustrated booklet free.
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Fifty new patterns from best Indian designs. Handsomer better color balance, and more serviceable than most of the so-called Navajo blankets. Splendid for couch covers, slumber robes and lap robes, cozy corners, etc. Colored catalogue "O" free on request.

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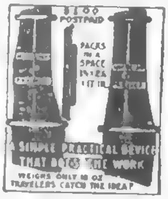
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PACKS IN A SPACE
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WEIGHS ONLY 10 OZ
TRAVELERS CATCH THE IDEA!

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Bachelors will welcome the "Loop-the-Loop" Trousers Hanger cure for baggy knees—makes the slouchiest trousers look like new. Practical, light, and portable. *Price,* $1.00 delivered anywhere. Agents wanted.

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It will pay you to test the American before buying a higher-priced machine.

Send for easy-payment plan and catalogue which explains the "American Way."

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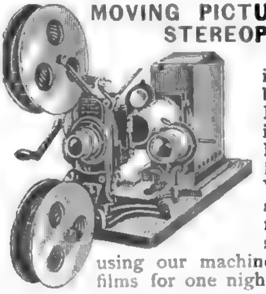

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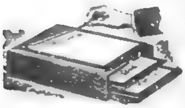

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It prevents bad investments.
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MAKE MONEY Giving Moving Picture Entertainments.

Free Catalogue No. 7.

EUGENE CLINE & CO.
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"*GUARANTEE*

"*We guarantee that Shivers' Panetela Cigars are clean, clear, selected, long Havana filler, and selected Sumatra wrapper.—Herbert D. Shivers, Inc.*"

Were this not true would I not be branding myself a liar on every box of cigars that I sell?

The success of these cigars has been beyond expectation or even hope.

MY OFFER: I will, upon request, ship one hundred Shivers' Panetela Cigars to an Everybody's Magazine reader, all express charges prepaid. He may smoke ten and return the remaining ninety, also at my expense, if he is not pleased. If satisfied, and he keeps the cigars, he agrees to remit the price, $5.00, for them within ten days. I simply want to give the cigars a chance to sell themselves.

In ordering please use business letterhead, or enclose business card and state whether mild, medium, or strong cigars are desired.

I do not retail cigars, or sell sample lots, but sell the entire product of my factory at *wholesale prices*, by the hundred or more. There are no discounts or rebates to dealers or clubs. The whole aim of the business is from factory to consumer without the intervening profits of salesmen, wholesalers, and retailers, and the saving thus effected is put right into the cigar—giving my customers a much better cigar than is possible for them to procure at the price or near it.

It costs something to sell a man his first hundred cigars—after that he orders of his own volition. Renewal orders I must have, and I get them—more of them than you would believe if I told you how many.

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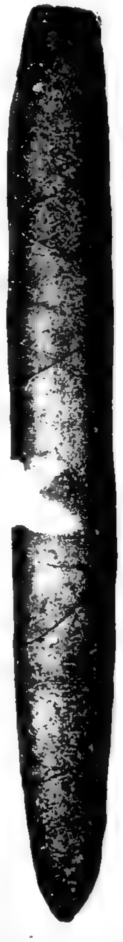
Write me if you smoke.

HERBERT D. SHIVERS
906 Filbert Street PHILADELPHIA, PA



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EXACT SIZE AND SHAPE

Hood's Tooth Powder

Cleanses the teeth, hardens the gums, neutralizes all acid secretions of the mouth, prevents dental decay and sweetens the breath.

LARGE BOTTLE, 25 CTS.
MAMMOTH BOTTLE, 50 CTS.

FREE SAMPLE.

C. I. HOOD CO.,
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Why don't you use a Sachet Talcum Puff?

Sachet Talcum Puff is **the perfect toilet requisite.** Delightful after bathing or shaving. The delicately scented pure "air-float" talc percolates thru a **fine soft elderdown cushion.** This distributes the powder evenly, and in **just the right proportion,** thus preventing the flying of loose powder over the dressing table or clothing. The cover is made of chamois, white kid or silk, beautifully hand-painted, and is, in addition to its **practical value as a puff, a most attractive souvenir.**

A Most Appropriate Xmas or Birthday Gift.

Always ready for use. Easy to carry—invaluable for ladies when shopping or traveling. **You need nothing but the puff itself.** It is shaped like the palm of the hand, being of several thicknesses of soft material, filled with **pure talc from our own mines.** A ribbon strap across the upper side of the puff makes it easy to slip the hand thru when in use. Infinitely superior to the old style tin can or box. **Cannot irritate the most sensitive skin. ONE SACHET TALCUM PUFF OUTLASTS THREE BOXES OF OTHER POWDERS.** Sold by dealers everywhere, at our booth in the Palace of Manufacturers, Bazaar 31, World's Fair, or **postpaid 35c.** Active agents wanted everywhere.

TALCUM PUFF CO., Dept. I, ASHEVILLE, N. C.
Patentees and Sole Mfrs.

LABLACHE
FACE POWDER

is a blessing indeed to the woman with red, roughened skin, to whom a décolleté gown is impossible. This delightful

Toilet Necessity

soothes, freshens, and makes the skin smooth and velvety, bringing clearness to face, neck, and arms. Genuine Lablache has the signature of Ben. Levy in red across label of box. *Accept no other.* Flesh, white, pink, cream. 50c. a box. Druggists or by mail.

BEN. LEVY & CO., Dept. S, 125 Kingston St., Boston

WHITE ROSE
PERFECTION
TRADE MARK
GLYCERINE SOAP
ALL THROUGH
No 4711

WHITE ROSE
GLYCERINE SOAP

Its purity is absolute; its perfume unequalled. Transparent as crystal; fragrant as flowers.

Manufactured by
FERD. MÜLHENS, Cologne o/R, Germany
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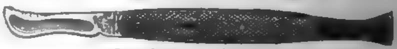
MÜLHENS & KROPFF
298 BROADWAY, NEW YORK

Send 15c. in stamps for full size sample cake



(Corn Razor ready for use)

STAR SAFETY CORN RAZOR

Manufactured by Kampfe Bros, (manufacturers of the original and only Safety Razor of merit).

BE YOUR OWN CHIROPODIST

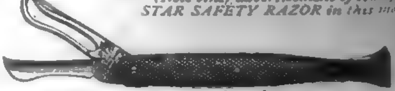
No skill required in using this corn razor. It is SIMPLE, SAFE, and SURE, and will do its work quickly, relieving the sufferer at once. The directions which are sent with every Safety Corn Razor give clear instructions as to its use.

Please note illustrations carefully. They will give you some idea of the wonderful invention, which will absolutely remove ANY CORN, no matter how hard it may be, without cutting the foot. **Price, $1.00.**

Full descriptive circular mailed on request.

KAMPFE BROS., 8-12 Reade St., New York

(Note other advertisement of Kampfe Bros STAR SAFETY RAZOR in this magazine



(This cut shows guard partly open)

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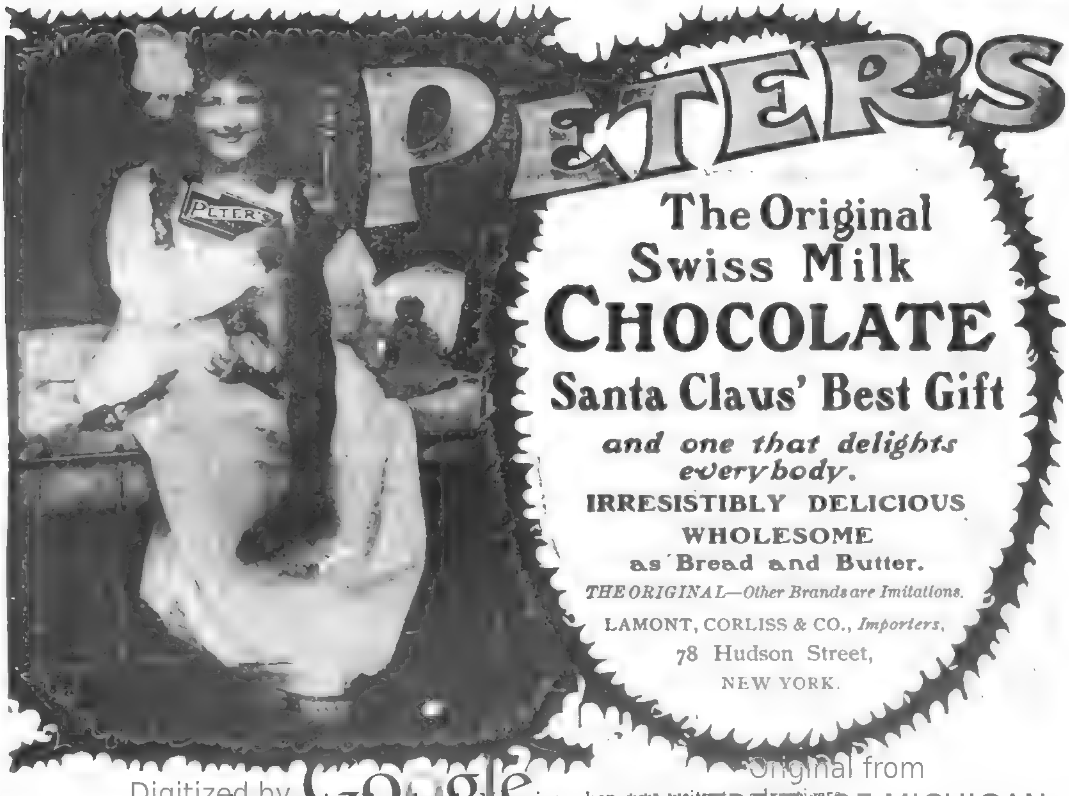
STOVES
AND
RANGES
"The World's Best"

The **"Garland"** is pre-eminent in every point of material, workmanship, strength, beauty, service, convenience, economy of fuel. But one quality, and that the best. Sold by first class dealers everywhere.

The "Garland" Gas Range Has No Equal.

Manufactured only by **The Michigan Stove Company** Detroit Chicago
Largest Makers of Stoves and Ranges in the World.
Send seven 2-cent stamps for pack of beautiful bridge-whist **"Garland"** Playing Cards.



PETER'S

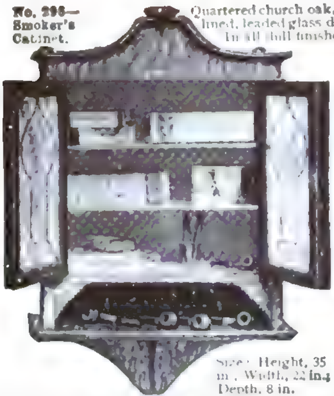
The Original
Swiss Milk
CHOCOLATE
Santa Claus' Best Gift

and one that delights everybody.

IRRESISTIBLY DELICIOUS
WHOLESOME
as Bread and Butter.

THE ORIGINAL—Other Brands are Imitations.

LAMONT, CORLISS & CO., *Importers*,
78 Hudson Street,
NEW YORK.


No. 298—
Smoker's
Cabinet.
Quartered church oak, zinc lined, leaded glass doors. In all dull finishes.
Size: Height, 35 in., Width, 22 in.; Depth, 8 in.

Shop of the Crafters Furniture

Original, beautiful, particularly suited to everyday home use. Effective developments of the Mission idea in hall clocks, desks, cellarettes, smoker's and medicine cabinets, tabourettes, umbrella stands, hat racks, and the like—over a hundred designs, simple and elaborate. Made in quartered oak; all dull finishes. Varying prices—$5 to $200.

BUY OF YOUR DEALER, if possible; If he hasn't them order direct from us

Look for this mark
Shop of the Crafters.
Cincinnati,
on each piece.

Freight prepaid to all points east of the Mississippi, points west equalized. We'll send you Crafter Furniture *on approval.*

Write for catalogue. Illustrated with Shop of the Crafters work. Full of beautiful and useful home things.

THE SHOP OF THE CRAFTERS, 674 West 4th St.
(THE OSCAR ONKEN CO., Sole Owners.) **Cincinnati, Ohio**

SEND NO MONEY

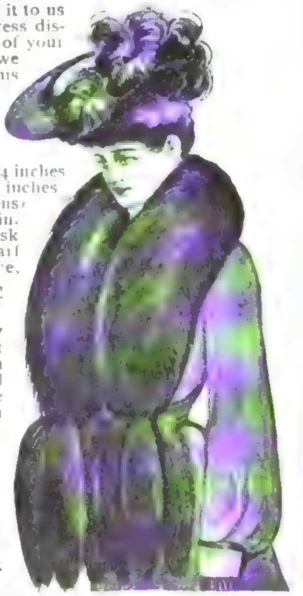
Just cut this out and mail it to us with your name and address distinctly written, also name of your nearest express office, and we will send **free to examine** this **magnificent Ladies' Neck Scarf,** made of finest quality **French black lynx.**

The scarf has six (6) large full tails, twelve (12) inches long, and measures about 54 inches (including the tails), is six inches wide in back, and fastens with a handsome neck chain.

Remember, you run no risk whatever. We send the scarf to your nearest express office, all charges prepaid by us, including the charges for return of money.

You can examine it, try it on, and, if you don't think it is as good as you can buy from your local dealer for $5.00, just refuse it and the agent will return it to us without a cent of expense to you.

If you like it, pay the agent only **$1.95, not one cent more,** and you will have the greatest bargain you ever saw.



The ISABELLA SCARF, only $1.95

We [illegible] to introduce our new and [illegible] Hats, Millinery, Furs, Shoes, Corsets, Gloves, Skirts, Suits, [illegible] Waists, Wrappers, Neckwear, Muslin Underwear, [illegible] Ladies' and Children's Wearing Apparel, sent free on application.

If there is no express office convenient to you we will send the scarf by mail, postage prepaid, for $1.95, and will [illegible] refund the money if you are not entirely satisfied with your purchase.

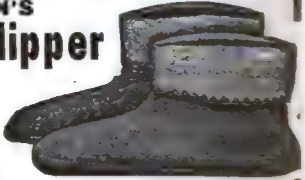
CHICAGO MAIL ORDER AND MILLINERY CO.
N. W. Cor. Wabash Ave. and Harrison St., Chicago, Ill.

COLD FEET

are banished. Warm feet induce sleep. The most comfortable thing you ever put foot into is

McFARLAN'S

Slumber Slipper



Will keep the ankles warm. Worn in bed and out. Made of a handsome fleece-lined knit fabric; tops beautifully embroidered with silk. Dainty colorings. Send size of shoe.

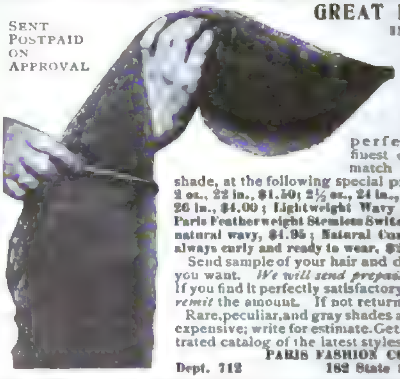
TWO PAIRS FOR 25c.—POSTPAID.

Different sizes if desired. For men, women, and children.

McFARLAN MILLS, 64 Harvey Av., Amsterdam, N. Y.

SENT POSTPAID ON APPROVAL

GREAT BARGAIN IN HUMAN HAIR



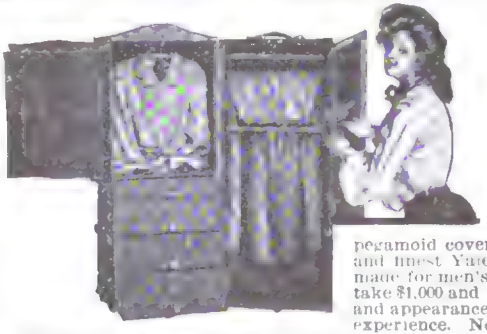
Extra short stem switches, absolutely perfect, made of finest quality and to match any ordinary shade, at the following special prices:

2 oz., 22 in., $1.50; 2½ oz., 24 in., $2.25; 3½ oz., 26 in., $4.00; Lightweight Wavy Switch, $2.50; Paris Featherweight Stemless Switch; 22 in. long, natural wavy, $4.95; Natural Curly Pompadour, always curly and ready to wear, $2.50.

Send sample of your hair and describe article you want. *We will send prepaid* on approval. If you find it perfectly satisfactory and a bargain *remit* the amount. If not return to us.

Rare, peculiar, and gray shades are a little more expensive; write for estimate. Get our large illustrated catalog of the latest styles of hair goods.

PARIS FASHION CO.
Dept. 712 182 State Street, Chicago



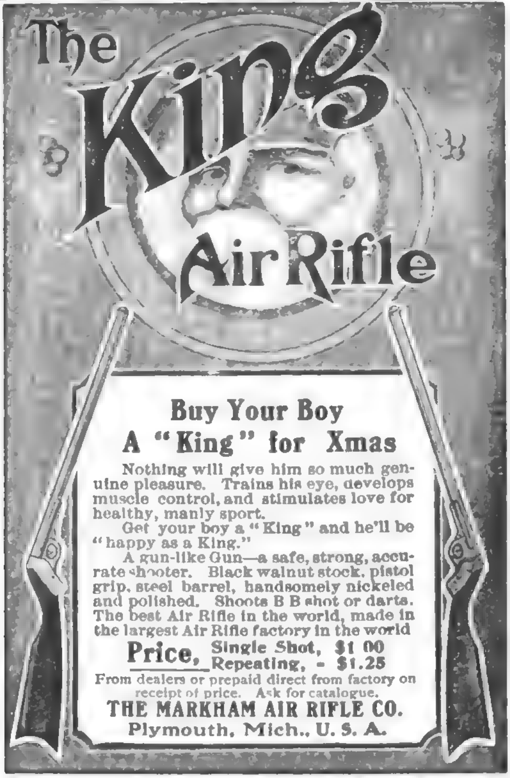
A Christmas Present

as well as a necessity for the traveler, THE BEST TRUNK. This illustrates what comfort, convenience, economy and joy you can get from the

Mendel Wardrobe Trunk

This trunk is a complete Ladies' Maid, once packed requires no more packing, however long the trip. It is, in fact, a wardrobe packed for travel. The outside finish is pegamoid covering and best rawhide binding; polished brassed trimming and finest Yale lock. Our No. 3 ladies trunk, $65.00. Our wardrobe trunk made for men's use is simply superb. Those who have used them would not take $1,000 and be without one. They are built for durability, convenience and appearance and are the acme of trunk excellence, the result of 30 years experience. No. 1, men's size $75.00. Send for our booklet.

MENDEL & COMPANY, - 121 WEST PEARL STREET, CINCINNATI, OHIO.



Buy Your Boy A "King" for Xmas

Nothing will give him so much genuine pleasure. Trains his eye, develops muscle control, and stimulates love for healthy, manly sport.

Get your boy a "King" and he'll be "happy as a King."

A gun-like Gun—a safe, strong, accurate shooter. Black walnut stock, pistol grip, steel barrel, handsomely nickeled and polished. Shoots B B shot or darts. The best Air Rifle in the world, made in the largest Air Rifle factory in the world

Price, Single Shot, $1 00
Repeating, - $1.25

From dealers or prepaid direct from factory on receipt of price. Ask for catalogue.

THE MARKHAM AIR RIFLE CO.
Plymouth, Mich., U. S. A.

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Japanese officers viewing the battle through

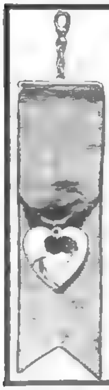
Bausch & Lomb-Zeiss STEREO Binocular Field Glasses

STEREO Field Glasses are used by the armies and navies of all the Great Nations because they are the best Field Glass made.

Everyone who travels, sails, hunts or lives where there is an extended view should have a STEREO. It is the sixth sense that brings the out-of-reach into easy view. STEREO has immense power, size of field and Stereoscopic relief in the image.

Get our STEREO Booklet free for the asking.

Bausch & Lomb Optical Co.
New York, ROCHESTER, N. Y. Boston. Chicago.
Also Catalog of Photo Lenses, Microscopes, Laboratory Supplies.



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Of 37 Thousand China Decorators in the United States,
23,000
are numbered among our regular customers
WHY?
OUR NEW "CHINA BOOK," just issued, answers this conclusively
Mailed free—postage 6c.

FOB, 50c.; SKIRT LIFTER, 50c.
postpaid.

GEO. W. DAVIS & CO., Makers of "Rochester" Novelties
5356 State St., Rochester, N. Y.

"SNOOK"

The New Domino Card Game

Something new and intensely interesting. All the rage for social parties. Great fun for two or two hundred; can be played progressively. Price, postpaid, 25c. Have a "Snook" party at your house. All Domino games can also be played with these cards. If not for sale at your dealers' order direct.

Leonard Mfg. Co. 32 Ottawa Street
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MAGIC ELECTRIC NOVELTIES

FOR CHRISTMAS

Our novelties are not toys—but are useful, practical and durable. Appropriate and pleasing for Christmas gifts for men, women and children—hundreds of delightful Christmas suggestions in our handsome catalog—write for it to-day.

THE "MAGIC" POCKET SEARCHLIGHT, shown in illustration above, is very useful for clergymen, farmers, plumbers, miners, railroad men, bankers, hunters, travelers—in the home—in fact, everywhere a bright, safe light is wanted. No heat, matches, chemicals. Operated by dry batteries. Does not break—lasts for years. Only $1.00 complete. Many other styles and prices.

ELECTRIC CLOCKS—good time-keepers, handsome, ornamental, all styles and prices from $3.75 up.

MOTORS in every style, size and price from 75c. up.

ELECTRIC LOCOMOTIVES, trains and trolleys, with tracks, switches, bridges, etc. No better plaything can be found for your child. From $5.00 up.

ELECTRIC WALKING CANE.—An unusually attractive novelty. Is a handsome cane and in addition has a bright searchlight. From $2 25 up.

ELECTRIC CANDLES—in hundreds of styles. Very attractive for parlor, library, dining room, dressing room, etc. From $3.50 up.

LEARN TELEGRAPHY—complete outfit, high-grade telegraph key, sounder, battery, wire and complete instructions for learning. Only $2.25.

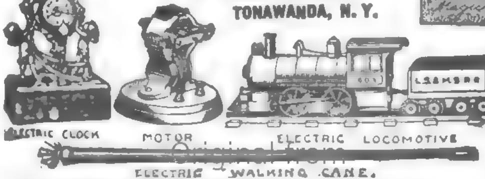
A PRIVATE TELEPHONE, guaranteed to ring and talk a distance of 1,000 feet, including wires, screws, staples, two complete instruments and instructions for installing, only $7.00.

OUR NEW CATALOG, illustrates and describes over 100 other novel and useful electrical novelties ranging in price from 75c. to $30.00. We want you to see it. Sent free on request. Write to-day.

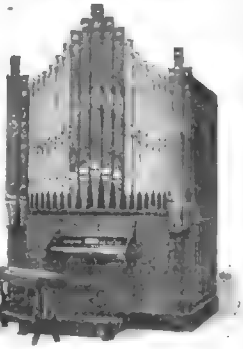
AGENTS make big money quickly selling our goods. No experience necessary. Write to-day for particulars.

J. W. SCRIBNER & CO.
203 Niagara Street,
TONAWANDA, N. Y.

ELECTRIC CANDLE
Magic



Verney Pipe Organ



For Church and Home

Modern in every detail. Unequaled in volume and quality of tone. Illustration is of our

Style C, $750

Easy payments if desired

Size, 12 ft. 6 in. high, 7 ft. 6 in. wide, 5 ft. 6 in. deep.

Special designs for Church Organs submitted free of charge.

Send for *free* illustrated Booklet E12, showing other styles and sizes.

VERNEY PIPE ORGAN CO., Mason City, Ia., U.S.A.

Gloves for your Xmas Gifts

Reindeer Mocha and Cape Kid Gloves for Men and Women, $1.50

Made from finest quality imported stock. Table cut—pique or outseam style—Milanese silk lined—perfect-fitting—perfectly made. Every pair guaranteed. Made in our own factory. Our way of selling "From Hide to Hand" saves you two profits. Illustrated catalogue free. Dept M.

Deerskin Glove Co., Gloversville New York

An Ideal Gift
GLOGAU'S Alcohol-Gas Stove

$1.00 Express Paid

Can do everything a gas stove does. **Indispensable** for nursery, sick room, chafing dish, shaving; for tourists, boarders, curling iron, or **wherever gas** is **not available** or **desirable.** Vaporizes alcohol into gas, increasing **its efficiency 8 times.** Portable, weighs but 8 oz. **Consumes but 2 cents' worth** of alcohol **an hour.** Will boil quart of water in 9 minutes. Smokeless and odorless. Reservoir holds half a pint. Uses either wood or grain alcohol. Simple; cannot get out of order. Safe; will sustain weight of 100 lbs. **Non-explosive.** Solid Spun Brass and **NICKEL PLATED.** Sent anywhere, express paid, **$1.**

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E. V. GLOGAU & CO., 40 Dearborn Street, Chicago

Head done in twelve Oil Colors.

LEATHER SKINS.

BEAUTIFUL VELVET FINISH, highest grade, Plain Skins, all colors . . .	$1.50
A SUPERB LIFE SIZE INDIAN HEAD on above quality skin........................	$3.00
INDIAN HEAD PILLOWS, Leather back and front, long fringes..............	$4.00

These Heads are genuine Oil Paintings, done by high salaried artists, and cannot be duplicated elsewhere under $15.00. Suitable for Dens, Table Covers, Wall Decorations, etc. Sent anywhere, charges prepaid, upon receipt of price. Write for Catalogue.

Skins average 4 ft. long by 3 ft. wide.

LEATHER GOODS SPECIALTY CO.,
21 West 23d St., New York.

STAFFORD DESKS

Price **$19.90** F. O. B. Factory

48 in. long, 32 in. deep, 51 in. high. White oak, finished golden. Has built-up writing bed and panels, moulded stiles, framed extension slides. All side drawers have movable partitions, and are locked, including center drawer, by closing curtain. In top, four oak-front file boxes, one letter file, 2 card-index drawers; private compartment with door and lock; blotter racks, pen racks, small drawer, bracket drawers, book stalls, etc., as shown. The depth of this desk (32 inches), and the case's being well [illegible], make it with all its conveniences a **MOST PRACTICAL DESK.** Sent anywhere on approval.

Send for 100-page Catalogue Desks, Chairs, Files, etc. Also ask for large Catalogue Library and House Furniture and get Factory Prices

We Make School and Church Furniture Assembly and Opera Chairs

Agents and dealers wanted everywhere. E. A. Stafford Mfg. Co., Chicago

FREE ADMISSION TO THE THEATRE TO OUR CORRESPONDENTS

FOOTLIGHTS

THE STAGE MAGAZINE

A CORRESPONDENT WANTED IN EACH TOWN AND CITY IN AMERICA

SEND TEN CENTS FOR SAMPLE COPY. WRITE IMMEDIATELY

NATIONAL THEATRICAL EXCHANGE INC

CHICAGO OPERA HOUSE, CHICAGO.

CHAS. J. CARTER, EDITOR.

SELF-Filling -Cleaning Fountain PEN.

Fills itself instantly at any ink-well, THIS WAY.

The **STANDARD** is **new**—high grade. NO dropper—**No** taking apart to clean screw joint—**No** smeared fingers twisted rubber—**No** valve or piston awkward hump—**No** complication.

AGENTS and Gen. Agents wanted in unoccupied territory.

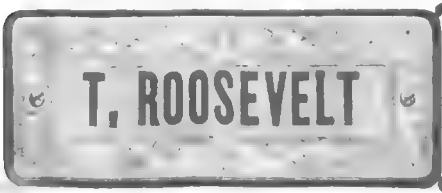
Entire or spare time, $20 to $50 weekly

Write for free booklet on 20th century plan, making experience unnecessary.

STANDARD PEN CO. 609 Spitzer, TOLEDO OHIO

BIG BRASS BAND OFFER.

We sell the celebrated IMPERIAL, DUPONT and MARCEAU Band Instruments at about one-half the prices others ask for the same high grade goods. For our **Free Band Instrument Catalogue, also our Free Booklet,** entitled, "How to Buy Band Instruments," for large illustrations and complete descriptions of our three large lines of brass instruments, also everything in Drums, Clarionets, Flutes, Saxophones, etc., etc., for the free catalogues, our guarantee and refund proposition, for the most liberal band instrument offer ever heard of, for the new method of selling instruments fully explained, for something new and immensely interesting to every bandman, cut this ad out and mail to us today. **SEARS, ROEBUCK & CO., CHICAGO.**



You Can Sell Ten of These Name Plates Every Day

—and make a comfortable living right in your own neighborhood. Anyone can sell the Guaranty Name Plate for front doors. Just showing it makes a customer. Frame is handsome aluminum. Any name set in a minute. Plate quickly put in place with pocket screw driver. Wherever there's a house there's a sale. Write for particulars. Plain frame with name, $1.00; embossed, $1.25; hand engraved (see illustration), $1.50. Set with any name and sent postpaid on receipt of price. Money refunded if not satisfactory.

GUARANTY PLATE WORKS. **103 Pembroke Block, Manchester, N. H.**

PAINE'S PERFECT PIPE

LADIES AN IDEAL CHRISTMAS PRESENT ...A CLEAN, SWEET SMOKE... FOR A MAN

All the nicotine and dust stop in smoke chamber A-A. The inner bowl can be lifted out and pipe cleaned while lighted as illustrated below. Openings so arranged that smoke passes around bowl before entering stem, thus burning tobacco evenly and insuring a cool smoke. MADE OF FRENCH BRIAR.

ILLUSTRATED CATALOGUE FREE. PRICES POST-PAID IN U. S. AND CANADA

Choice French Briar

Straight or bent Amberoid bit - - -	$0.50 each
Straight solid rubber screw or push bits	.60 "

First Quality French Briar

Straight stem, Amberoid bit - - -	.75 "
" " solid rubber screw or push bit	.85 "
Curved stem, Amberoid or rubber push bit	.75 "

Selected French Briar

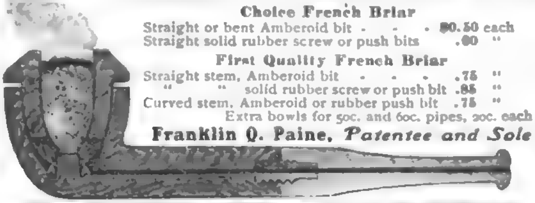
Straight stem, 2½ in., genuine amber bit	$2.00 each
Curved " " " " "	$2.00 "
(Case, $1 extra.)	
Curved stem, 3 in., genuine amber bit -	$2.50 "

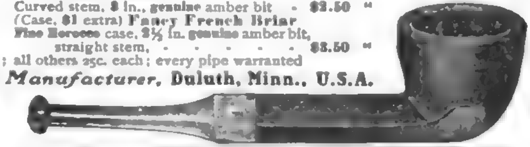
(Case, $1 extra) **Fancy French Briar**

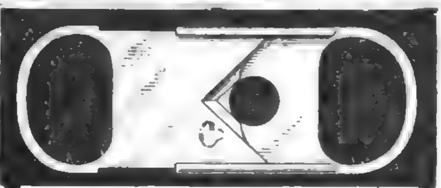
Fine Morocco case, 2½ in. genuine amber bit, straight stem, - - - - -	$3.50 "

Extra bowls for 50c. and 60c. pipes, 20c. each; all others 25c. each; every pipe warranted

Franklin Q. Paine, *Patentee and Sole Manufacturer*, **Duluth, Minn., U.S.A.**







What a Man Appreciates

At Xmas or any time—a sterling silver cigar-cutter that cuts. So handy that he couldn't do without it; so unique and attractive that he will bless the giver.

THE R. S. CIGAR-CUTTER

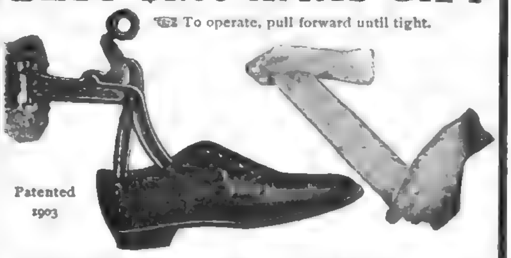
If your jeweler hasn't it, sent postpaid on receipt of one dollar.

F. H. DICKSON, 19 Maiden Lane, New York City

Wholesale only, Enos Richardson & Co., New York

BEST $1.00 XMAS GIFT

☞ To operate, pull forward until tight.



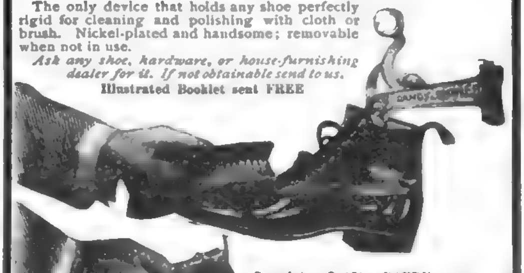
The Dandy-Shiner

Registered Trade-mark

The only device that holds any shoe perfectly rigid for cleaning and polishing with cloth or brush. Nickel-plated and handsome; removable when not in use.

Ask any shoe, hardware, or house-furnishing dealer for it. If not obtainable send to us.

Illustrated Booklet sent FREE



Complete Outfit—DANDY SHINER, Three [illegible] (man's, woman's, child's), Polishing Cloth, and Bottle of Shoe Polish—sent on receipt of $1.00

The DANDY-SHINER CO., P. O. Box 1325A, Springfield, Mass.

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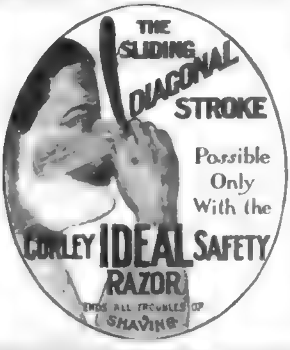
The World's Headquarters for Electric Novelties and Supplies

IF IT'S ELECTRIC WE HAVE IT
WE UNDERSELL ALL

Xmas Tree Lamps and Battery	$3.00
Fan Motor and Battery	$2.00 to 10.00
Battery Table Lamp	3.00
Battery Hanging Lamp . . .	10.00
Telephone, complete . . .	2.50, 5.95
Electric Door Bells . . .	1.00
Electric Carriage Lamps . . .	5.00
$8.00 Medical Batteries . . .	3.95
$12.00 Belt, with Suspensory .	2.50
Telegraph Outfits	2.00
Battery Motors . . .	1.00 to 12.00
Bicycle Electric Lights . . .	3.50
Electric Railway	3.25
Pocket Flash Lights	1.25
Necktie Lights	1.00

Send for new catalog, just out.
Agents wanted.

OHIO ELECTRIC WORKS, CLEVELAND, O.


THE SLIDING DIAGONAL STROKE
Possible Only With the
CURLEY IDEAL SAFETY RAZOR
ENDS ALL TROUBLES OF SHAVING

The Curley IDEAL SAFETY RAZOR

The one razor that *will not permit you* to scrape your face. Shaves the toughest beard from the tenderest skin without the slightest irritation. Price $2.00 postpaid. Extra blades (interchangeable), 75c.

SOLD BY RESPONSIBLE DEALERS

Unconditionally Guaranteed

If not perfectly satisfactory return it within 30 days. We will refund the price and *destroy the razor.*

Book No. 14, containing instructions on shaving, *free.*

J. CURLEY & BROTHER

6 WARREN ST. NEW YORK

IDEAL SAFETY RAZOR
SEE THE SLANT

YANKEE
SAFETY RAZORS

THIRTY SHAVES FREE

Write a postal and get name of dealer who will sell **YANKEE Safety Razors** on thirty days' free trial. Two minutes of "velvet-like" shaving with the simplest, safest, and the most highly perfect safety razor in existence.

Yankee Safety Razor Guaranteed. $2.00

"RADIO MAGNO"

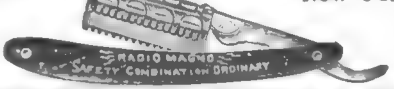
All Razors in One

It is a straight blade and handle sort—a safety razor with an automatic safety guard (reverses with a touch of the finger)—extraordinarily magnetized blades, practically doing away with stropping. Sold wherever cutlery is sold.

Complete Razor, $2.00. 30 days' trial

REICHARD & SCHEUBER MANUFACTURING CO.
62-64 Duane Street
New York

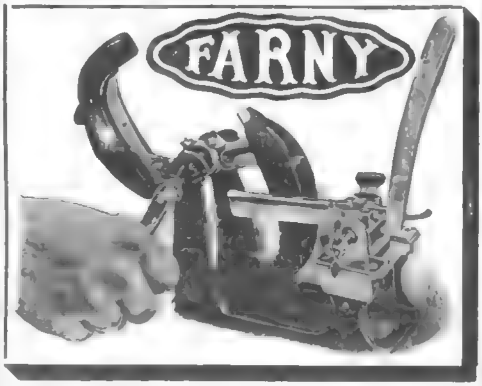
Catalogues Free



STROPPING A RAZOR IS A FINE ART

The Farny Razor Sharpener

(Including Safety Razor Attachment)

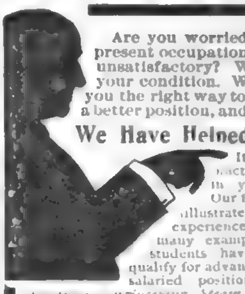


Grinds, hones, and strops the razor at one operation with mathematical exactness always on the same angle of bevel. After a minute's turning it leaves a most exquisite edge that will shave cleanly and smoothly. With reasonable care it lasts a lifetime. Price, $4.00; express prepaid U. S. A.

To enjoy shaving order Farny Double Concave Razor, $2.00; none better made. Booklet on request.

UNTIL CHRISTMAS—FARNY Razor Sharpener and one razor, ordered together, only $5.00.

F. ALFRED REICHARDT & CO.
391 BROADWAY Department L NEW YORK



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Are you worried because your present occupation and salary are unsatisfactory? We can change your condition. We point out to you the right way to better pay and a better position, and help you get it.

We Have Helped Thousands

It is done by our practical mail system in your spare time. Our free 80-page book (illustrated) tells of actual experiences and mentions many examples of how our students have been able to qualify for advancement and good salaried positions. Courses in *Electrical Engineering, Steam Engineering, Mechanical Engineering, Telephony, Telegraphy, Electric Lighting, Electric Railways, Electric Motorman's Course, Short Electrical Course, Dynamo Tender's Course, Arithmetic, Algebra.*

Write to-day for our free book. Mention subject which interests you.

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THE MAIL ORDER BUSINESS

WRITE us today and we will explain fully how we can start you in the Mail Order Business

We have already started hundreds toward success. The Mail Order Business is dignified, clean and profitable. If you consider a moment you will recall the names of dozens of men who have built large fortunes out of the Mail Order Business. They began small with only ordinary ability—but they worked. They planned. You can do the same. You will not have to give up your present work. Whether employed or not you can begin today. Co-operate with us and we will place you in touch with the leading manufacturers of the country through our marvelous "Co-operative **Service of Manufacturers and Mail Order Firms.**" All that a man or woman needs to succeed in the Mail Order Business is a fair amount of common sense, good judgment and capacity for hard work. If you **have a reasonable amount of working capital and want** to enter this **business on a high grade, straight forward basis, write us immediately.** First ask for full particulars. This is free. Get our booklet, mailed for 4c in stamps. But write today without fail.

A valuable **Desk Book of methods and mediums for advertisers desiring to place goods on the mail order market, mailed for 6c in stamps**

KANE-FRANKLIN ADVERTISING COMPANY
Writing, Illustrating and Placing of Advertising
SUITE 48, 84 ADAMS ST., CHICAGO, ILL.

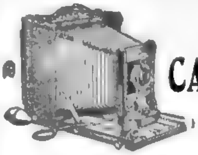
Progressive New Orleans

PREDICTION OF JEFFERSON ABOUT TO BE REALIZED

NEW ORLEANS at present is THE CITY offering the largest inducements and opportunities for investment of capital. It is the gateway of the Mississippi Valley, is near the greatest Oil field in the world, has fine harbor and ample dock facilities. Port charges are almost nil; it is the KEY to the Isthmian Canal, being 500 miles nearer to the proposed Atlantic terminus, COLON, than any of the great ports of the East and South Atlantic seaboard. New Orleans is now spending $18,000,000 for an up-to-date sewerage, drainage, and water system. Population should easily double within a few years, and real estate values show corresponding increase.

We handle New Orleans improved and unimproved realty; also Southern Timber lands.

EMILIEN PERRIN, 845 Baronne St., **New Orleans, La.**



ALL MAKES OF CAMERAS AND LENSES AT BARGAIN PRICES

Send for latest lists

WE BUY OR EXCHANGE

Get our DAYLIGHT plate-developing Machine, $2.00. Money refunded if unsatisfactory. TRY US!!! Films developed, 5c. per roll, any size.

NATIONAL SPECIALTY CO.,
40 WEST 28th STREET NEW YORK CITY

on every Dollar

NO SPECULATION The Industrial Savings and Loan Company, established over 11 years, has earned a reputation for reliability and conservatism not surpassed by any institution of its kind. Under supervision and regularly examined by New York Banking Department. You may invest your money with us at any time and withdraw same at your pleasure.

We will pay **5 PER CENT.** per annum for every day in our care. Our patrons include prominent clergymen, business and professional men all over the country. They heartily endorse our methods. *Write for booklet giving full information of our methods, endorsements, etc.* **Assets, $1,700,000.**

Surplus and Profits, $160,000.

Industrial Savings & Loan Co.
1137 BROADWAY
NEW YORK

A GOOD CHANCE FOR YOU

This is one of the Best Offers Ever Made to Small and Large Investors . . . .

THINK OF THIS, city lots 25x100 in Greater New York, $99 to $175 and on easy terms; $5 down; $1 per week or $5 per month; 26 trains daily; commutation about 28 cents; 12 miles from the center of New York, and when Pennsylvania tunnel is complete time will be reduced to about 20 minutes. Trolley franchises granted and lines shortly to be built. Property is 60 feet above sea level.

Here is your Opportunity to Buy Before an Advance

Lots bought by mail without inspection, satisfaction guaranteed or money refunded. · Call or write to-day for further information.

GREATER NEW YORK HOME CO.
257 Broadway . . . . . . New York

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at only three or four per cent. per annum when you can obtain its full earning value by investing in the

SOUTHERN MUTUAL INVESTMENT COMPANY

of Lexington, Ky.? As little as 70c. a month may be invested or any larger amount. The Southern Mutual has

SEVEN PROFIT-EARNING SOURCES

in which you participate. **The Company is under the supervision of over thirty of the United States. $100,000 deposited with treasurer of Kentucky. Over $2,000,000 paid investors and held for their benefit.**
We can use agents.

Address **Bond Department 9,**
S. M. I. Co. Block,
Lexington, Ky.

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4 Per Cent Interest

is paid on savings accounts of one dollar and upwards by

THE CITIZENS SAVINGS AND TRUST COMPANY OF CLEVELAND, OHIO

The largest and oldest Trust Company of Ohio, having a Capital and Surplus of
SIX MILLION DOLLARS
and total Resources of over
THIRTY SIX MILLION DOLLARS

Deposits may be safely sent by mail.

As it is becoming customary to open savings accounts and present them as

Christmas Gifts

we will if desired send the bank book with your card in a special holiday envelope so that it will be received on Christmas morning. Send for booklet E.

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LUNCH LION LAD
EVERY EACH EMU
ABOUT ACID ASK
ROYAL RUIN RAT
NIGHT NONE NAP
NURSE NAVY NEAT

SPELWEL

THE IDEAL GAME
Exciting!
Fascinating!
Tests your ingenuity,
Increases your vocabulary,
And improves your spelling.

Ask your dealer, or, set of 112 cards, postpaid, 50c.

THE SPELWEL CARD CO.,
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Society's Choice

for their beauty, finish, slip, and durability. Backs and faces are artistic, neat, and attractive. The best card ever offered for the money. Buy of your dealer. If he hasn't **Golf** Playing Cards send us his name and

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We will send you a valuable new "Book of Rules" for all card games to pay you for your trouble, free with every pack.

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THE SHERLOCK HOLMES GAME

The Great Game for This Winter

"Society has [illegible] game Sherlock Holmes."
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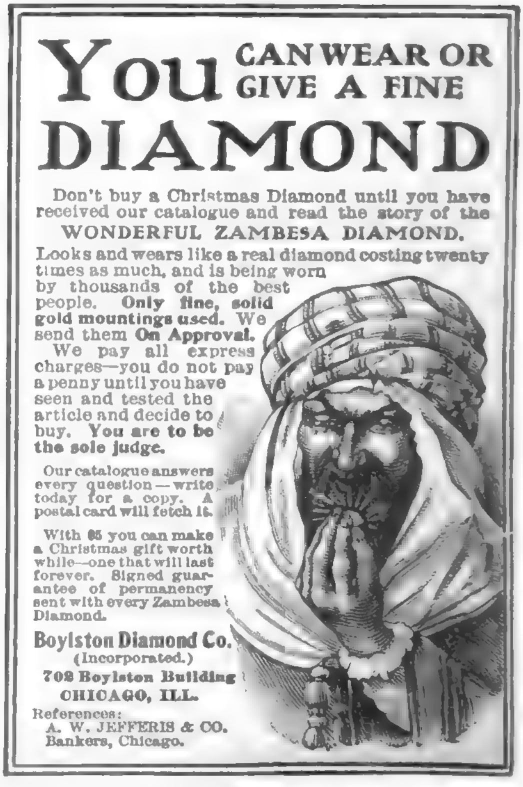
"The liveliest [illegible]" — *New York Herald.*

Learned in three minutes. [illegible] bright, catchy game which everybody likes.

GOLD MEDAL, World's Fair, St. Louis, 1904

Price, 50 cts. at Dealers, or Mailed by us.

PARKER BROTHERS INC.
SALEM, MASS., U.S.A. and Flatiron Bldg. NEW YORK.
Also Sole Makers of PIT, Squire, BID, Ping Pong etc.



You CAN WEAR OR GIVE A FINE DIAMOND

Don't buy a Christmas Diamond until you have received our catalogue and read the story of the WONDERFUL ZAMBESA DIAMOND.

Looks and wears like a real diamond costing twenty times as much, and is being worn by thousands of the best people. **Only fine, solid gold mountings used.** We send them **On Approval.**

We pay all express charges—you do not pay a penny until you have seen and tested the article and decide to buy. **You are to be the sole judge.**

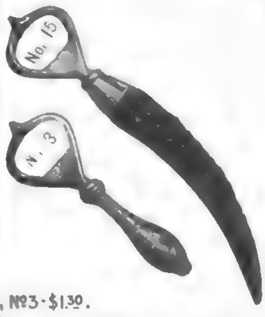
Our catalogue answers every question—write today for a copy. A postal card will fetch it.

With $5 you can make a Christmas gift worth while—one that will last forever. Signed guarantee of permanency sent with every Zambesa Diamond.

Boylston Diamond Co.
(Incorporated.)
702 Boylston Building
CHICAGO, ILL.

References:
A. W. JEFFERIS & CO.
Bankers, Chicago.

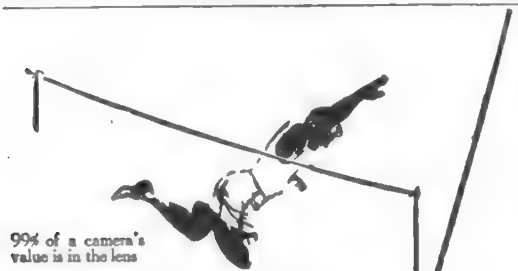
BOTTLE OPENERS



A USEFUL CHRISTMAS GIFT

IN STERLING SILVER AND BUCKHORN with Sterling Silver Mount - For Sale by Jewelers or Sent Post-Paid on Receipt of Price. No. 15 - $1.00, No. 18 - $2.50, No. 3 - $1.30.

Made by **GOODNOW & JENKS**, Silversmiths, 38 Stanhope St., Boston.



99% of a camera's value is in the lens

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in competition with the world. Goerz lenses are essential in the making of perfect pictures.

The manufacturers have always claimed to make the best lenses in the world—competition has proved it. Catalog Free.

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HOLMES & EDWARDS,
Solid Silver Where it Wears

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Spoons that have sterling silver inlaid at the points where the wear is, have the durability of solid silver at less than half the cost. All spoons and forks stamped with the trade-mark shown below are guaranteed to wear a quarter of a century.

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With this strong guarantee you can purchase with a feeling of absolute security and you have the satisfaction of knowing that you are getting the best that can be produced. For sale by all jewelers. Send for booklet Z-120

HOLMES & EDWARDS SILVER CO.,
(International Silver Co., Successor)
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A REMARKABLE OFFER

Send 10c extra for postage, etc.

This Fine Hollow Ground Hand Finished Razor Will for a Limited Time, be Given Free to Every Purchaser of the

Radiumite Dollar Razor Strop

THE STROP THAT HONES

We make this remarkable free offer of a most excellent razor, that sells at $2.00 at retail, to acquaint all with the marvelous and instantaneous honing and finishing properties of the RADIUMITE STROPS which will not harm the finest and most delicate razor. They make shaving a convenience and a delight, even to men having the hardest beards.

The secret of a quick, clean shave does not lie so much in a good razor as in a good strop. With the RADIUMITE STROPS, the most inferior razors are brought up to a fine edge, and the effect of the strops upon the finest razors is to keep them at all times in the best possible condition, ready to shave the hardest beards easily and delightfully. **Each Radiumite Strop is sold under the positive guarantee that if it is not satisfactory your dollar will be refunded. They are for either Ordinary or Safety Razors.** Most dealers handle the RADIUMITE products. Those who do not are rapidly taking them on.

When you buy, buy right—say Radiumite to your dealer.

Radiumite Strops--50c to $2.50. Radiumite Razors--$1.00 to $3.00. Radiumite Catalog free to all.

We want good agents for introductory purposes—men with a large acquaintance among the business, office and factory men of their respective towns.

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CHAMOIS VEST

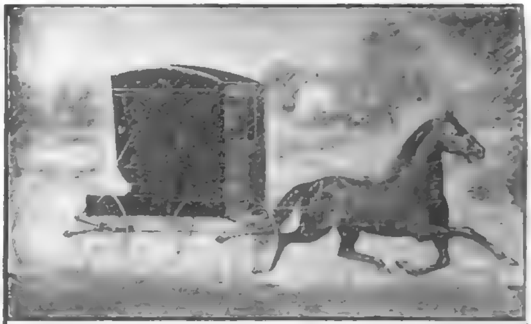
Will guard you against sudden colds—will keep in the warmth and keep out the cold—they keep the body at an even temperature—and amply protect you against

CHEST AND LUNG TROUBLES

They are handsomely finished—made of fine materials—they fit the body snugly and comfortably without the use of objectionable rubber straps.

For men, women, and children. Sold by mail only. Price, $2.50. Sent on approval. In ordering give chest measurement in inches. Write for catalogue.

JEFFREY-FELL CO.
15 S. Division St., Buffalo, N.Y.



Defy the Coldest Blizzard with a

Vestibule Storm Shield

It keeps the driver warm and dry as in a closed cab. It saves the horse against the wind and stops the strain on buggy top. Fits on any buggy and looks neat and firm. Curtains and windows disappear by a touch. No incumbrance — put on or off in two minutes. Sent on approval. Picture catalog free. "Are you with us?"

REX BUGGY SHIELD CO.
32 Oak Street, CONNERSVILLE, IND.

FOREIGN COUNTRIES

Have you got it? The Hand-E-Catch *the greatest Boon to Mankind*

Its Marvelous Little Lever Locks Spontaneously and Releases only by a Touch on the Right Spot.

The Men's Drawers Supporter

Does away with Drawers Tapes, Safety Pins, etc. It is out of sight and **Insures** that **Neatness** in dress, which betokens the **Gentleman.** The Unique Pin Device Attaches It to the Trousers. Price, per pair, **15c.**

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The best device to protect your watch from **Theft** or **Dropping** out. Attached "**In a jiffy**" into either Waistcoat or Trousers' Pocket. Price, Gold Finish, **15c.**

The Ladies' Universal Hand-E-Catch

Is Neat. Once Attached, Always Ready. It **Holds Up** your **Skirt, Handkerchief, Chatelaine Bag,** or **Veil.** Attached in back, it Keeps the Waist **Down** and the Skirt **Up.** In the **Home** it is **Indispensable** as a Drapery, Curtain and Napkin Holder.
Price, Gun Metal Finish, **15c.**

For a Limited Period we will send **Direct** any one of the **Hand-E-Catch Novelties** (with Illustrated Booklet) postpaid, in U. S. A.

On Receipt of 15c. in Stamps.

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FOREIGN HEADQUARTERS	38 Shoe Lane, London, Eng. 46 Rue de l'Echiquier, Paris 34 Yonge St., Toronto, Ont.

BISSELL'S "Cyco" Bearing Sweeper *Makes an Ideal Christmas Gift*

What article can you buy at the same cost that will contribute as much genuine lasting pleasure and comfort to the recipient as a *BISSELL Sweeper?* It will be a constant reminder of the giver for ten years or more and will gratify mother, wife, sister, or friend during all this time as no other article at a similar cost possibly can.

Remember the name

BISSELL

marks the genuine sweeper that for over a quarter of a century has been the recognized leader throughout the world.

Buy a Bissell "Cyco" before Jan. 1st, send us the purchase slip, and we will send you free a handsome card case with no printing on it.

For sale Everywhere

Price— $2.50 to $4.00

BISSELL CARPET SWEEPER CO.
(Largest Sweeper Makers in the World.)
Dept. M. Grand Rapids, Mich.

Rapid Mechanical Calculation

The New Model Comptometer solves all Arithmetical Problems instantly and noiselessly. Our new model has a light, uniform key touch, and registers instantly, at one stroke, as many keys in separate columns as the hand can reach.

Samples of Duplicate Orders in different lines of business:

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N. Y. C. & Hudson River R. R. Co., New York City	26
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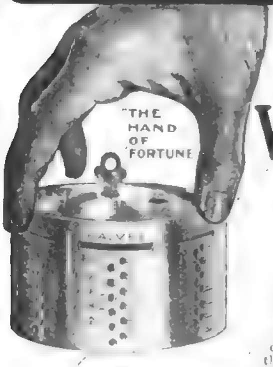
Simmons Hdw. Co., St. Louis, Mo.	15
Pittsburgh Coal Co., Pittsburgh, Pa.	13

It will save its cost in a single year by the saving of time it effects.

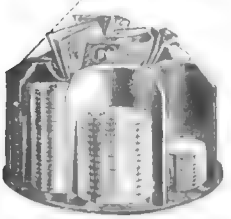
Send for literature and Special Trial Offer.

Felt & Tarrant Mfg Co. **52 to 56 Illinois Street, Chicago**

$Made Dollars$



Watch your Savings Grow



Dollars saved are *dollars made*. To save you must [illegible]. Teach your children to save. Get them in the habit of piling up money. It is the best thing you can do for them. Good habits mean success

"The Right Sort of Christmas Present"

The National Recording Safe is the greatest habit-former in the world. It registers your money. [illegible] invites you to save. [illegible] *moment exact amount* [illegible] Savings accounts, insurance, [illegible] dues, installments simplified—made easy. *The best device ever offered to bankers.*

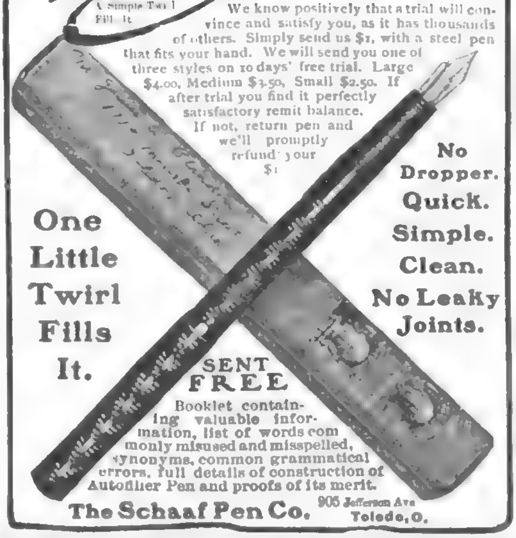
Ten Banks in One

Perfect construction. Can be bolted to desk or table. Send $1.50. Express prepaid. Keep safe 15 days; if not satisfactory return and money refunded. Gift certificate and our interesting booklet *FREE*—"THE HAND OF FORTUNE."

Nat'l Recording Safe Co., 195 Wabash Ave., Dept. E, Chicago, Ill.

WE'LL SEND YOU ON 10 DAYS TRIAL "THE Autofiller Pen"

FILLS AND CLEANS ITSELF


A Simple Twirl Fill It

We know positively that a trial will convince and satisfy you, as it has thousands of others. Simply send us $1, with a steel pen that fits your hand. We will send you one of three styles on 10 days' free trial. Large $4.00, Medium $3.50, Small $2.50. If after trial you find it perfectly satisfactory remit balance. If not, return pen and we'll promptly refund your $1

One Little Twirl Fills It.

No Dropper. Quick. Simple. Clean. No Leaky Joints.

SENT FREE

Booklet containing valuable information, list of words commonly misused and misspelled, synonyms, common grammatical errors, full details of construction of Autofiller Pen and proofs of its merit.

The Schaaf Pen Co. 905 Jefferson Ave Toledo, O.

LEARN THE REAL ESTATE BUSINESS

BE YOUR OWN BOSS

START IN FOR YOURSELF AND MAKE MONEY

We teach you the Real Estate business by mail; appoint you our special representative; furnish you the largest list of choice, salable property in your section; help you secure customers; co-operate with and assist you to earn from $3 000 to $5,000 annually. Do not spend the best days of your life working for others when you can make an independent fortune for yourself. The Real Estate business offers better opportunities to men without capital than any other business. One of our representatives says: "I would now be wealthy if I had only started with you 5 years ago." Another says: "When I enrolled with you I made the best move of my life, as, owing to your assistance, I am firmly established in the real estate business."

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THE STRONGEST CO-OPERATIVE REAL ESTATE AGENCY IN THE WORLD

BE A BUSINESS MAN

COAL BILLS
REDUCED 25 PER CENT
BY USING
The Powers Heat Regulator
on your heating plant, whether steam, hot water, or hot air. It is easily applied, and to prove its worth we will send you one on trial.
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SAVES YOU MONEY
GIVES YOU HEAT
THE
Giant
Heater
will heat any ordinary room in zero weather comfortably

On Lamp

On Mantle Burner

applied to a central draught **Lamp, Gas Jet** (open flame or mantle burner), Artificial or Natural gas, giving

Heat and Light at One Cost.

No more gas or oil is consumed with Heater attached than without. No ashes, no trouble, clean and odorless. Purifies the air by constant circulation. It is light, ornamental and easily applied. Just the thing for

Sick Room, Bath, Bedroom, Den or Office.

Especially handy for light cooking, warming Baby's food, heating water for shaving, etc.

Rev. C. L. BALL, Pastor of 2nd and 3rd Universalist Churches, Springfield, Mass., wrote us Feb. 28, 1903: "Got up t is morning, found furnace fire out, dining-room cold. Put Giant Heater on lamp and started it up. When breakfast was ready the room was comfortably warm. It's a wonder."

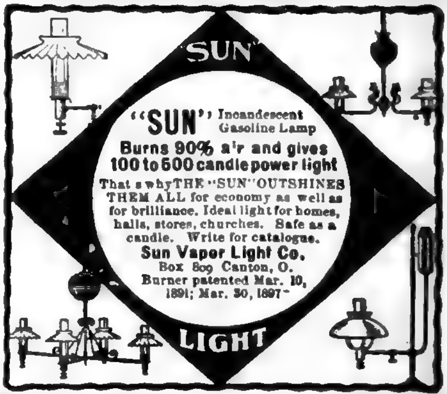
Price Complete, Charges Prepaid, Polished Brass, $1.50; Nickel Plated, $2.00.

Satisfaction guaranteed or money refunded if returned in ten days.

Attractive illustrated booklet free.

THE GIANT HEATER CO.,
70 Monmouth St., Springfield, Mass.

On Gas Flame



"SUN" Incandescent Gasoline Lamp
Burns 90% a'r and gives 100 to 500 candle power light
That s why THE "SUN" OUTSHINES THEM ALL for economy as well as for brilliance. Ideal light for homes, halls, stores, churches. Safe as a candle. Write for catalogue.
Sun Vapor Light Co.
Box 809 Canton, O.
Burner patented Mar. 10, 1891; Mar. 30, 1897

Save ½ Your Fuel
BY USING THE
ROCHESTER RADIATOR
Fits any Stove or Furnace
Price from $2.00 to $12.00
Write for booklet on heating homes.
ROCHESTER RADIATOR CO.
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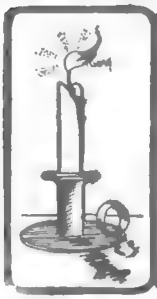
WARM FEET
The greatest comfort and luxury of modern days; magnetic fire under your feet; the greatest life-protector known; your feet keep warm all the time, even if standing in water, snow, and ice. Send stamp for book of information.
THACHER MAGNETIC SHIELD CO., Chicago, Ill.
111 Mentor Bldg., State & Monroe Sts.



THE "BEST" LIGHT
Puts a 100 candle power gas plant in your home. It is portable and the cheapest light on the market. Makes and burns its own gas - may be lighted instantly with a match. Is brighter than electricity or acetylene. Every lamp warranted.
NO DIRT---NO GREASE---NO ODOR
AGENTS WANTED EVERYWHERE.
THE BEST LIGHT COMPANY,
Owners of Original Patents. 86 E. 5th Street, Canton, O.

UNIVERSITY C

"AT LAST"

The "Victor" Garbage Crematory

No. 1—For Household Use

Cheap, Economical, Simple.

Size 24 in. x 14 in.

Lined with asbestos, and *does not heat the room.*

Odorless, Sanitary, Efficient.

Neat and attractive in appearance

Can be placed in any kitchen

Discard old-fashioned, unsightly, ill-smelling garbage cans, or other unsanitary methods of disposing of garbage. *Burn* your garbage—have done with it.

Manufactured by

The Victor Sanitary Mfg. Co., Columbus, Ohio, U. S. A.

For Salads

McILHENNY'S Tabasco Sauce

IT will surprise you how delicious a dash or two of McILHENNY'S Tabasco Sauce will make your salads, soups, roasts, etc. Try it once and you will realize why it has been in use nearly half a century in the leading hotels and restaurants and by the best families throughout the land.

Besides giving a spicy, piquant flavor, it creates a keen appetite and insures good digestion. *Ask your dealer for*

McIlhenny's, The Original Tabasco Sauce.

Free booklet of new recipes on request.

McILHENNY'S TABASCO, New Iberia, La.

TABASCO
McILHENNY
NEW IBERIA
LOUISIANA
PEPPER SAUCE

Ad Writers' Chart Free

This chart shows an important part of the I. C. S. system of teaching Advertising by mail. Our Publicity Booklet gives full details of how, through a few months study with the I. C. S., to equip yourself for a pleasant, congenial position as ad. writer or advertising manager at a salary of from **$25 to $50 a week.** Chart and booklet sent free. Write for them to-day.

International Correspondence Schools,

Box 1269, Scranton, Pa.

The "*Lundstrom*" Sectional Bookcase

[illegible] by [illegible] of users. Always [illegible] but [illegible] It grows with your library. Has disappearing, non-binding glass doors. Highly finished in solid Golden Oak. Price per section, with door, $1.75; without door, $1.00. Sent on approval, [illegible] prepaid, [illegible]

Send for Catalogue No. 100

THE C. J. LUNDSTROM MFG. CO.

Little Falls, N. Y.

The Angle LAMP

BETTER AND CHEAPER

The Angle Lamp will give you a better, softer, pleasanter light with less trouble and expense than any other lighting method you could use. Burns common, ordinary kerosene oil, but is very different from ordinary oil lamps. Employs a new principle of burning, which gives to the use of oil all the convenience of gas or electricity. The **Angle Lamp** is

LIGHTED LIKE GAS

can be burned at full height or turned low without smoke or odor; never clogs or gets out of order; requires filling but once or twice a week; can be filled while lighted, and without removing the fixture. It is absolutely safe. Such people as **ex-President Cleveland, the Rockefellers, Carnegies, Cookes, etc.,** use the Angle Lamp for lighting their homes and estates. Of course, these people could have electricity, gasolene or acetyline if they wished, but they use The Angle Lamp, burn common kerosene from preference.

AS A CHRISTMAS PRESENT

nothing could give greater satisfaction and pleasure than this lamp.

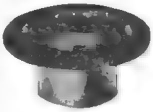
SEND FOR CATALOG 18, listing 32 varieties from $1.80 up. Please mention your dealer's name.

THE ANGLE MFG. CO., 78-80 Murray St., New York City

A Word to Shoe Buyers

To protect the shoe-buying public from deception and to afford an easy, yet inconspicuous, means of identification, all Diamond Fast Color Eyelets have been marked with a small diamond ◆ slightly raised on the face of each eyelet.

When buying shoes, if you wish to feel assured that the eyelets will always look new, never change color, and will never *turn brassy* no matter how long or under what conditions the shoes be worn, or what price you paid for them, find the diamond ◆ on the eyelet.



This is a small item, but an important one, particularly as the retail shoe price is not changed by it. You can afford the best when it costs you nothing extra.

Samples that will show you the Diamond, and a booklet telling how they are made, mailed free.

United Fast Color Eyelet Co., Boston, Mass.

Mérode
Mérode

This represents the most beautiful and dainty Hand-Finished Underwear.

To get "*Mérode*" quality you must *pay* more than money, you must *pay* attention to the *name*.

Every garment bearing this brand carries with it a guarantee of perfection.

If you cannot procure at your dealers, write to

Lord & Taylor, Wholesale, New York.

STEWART'S
EVERGOOD
FURNITURE

FULL-SIZE "FABRIKOID" ROCKER $14.45

Sent on Approval

Let us send you this chair with this understanding: that it is full size, with selected solid oak frame, **guaranteed steel construction same as adopted by U. S. Government**; deeply tufted (like illustration) and covered with **Genuine "Fabrikoid,"** which for both wear and appearance comes nearest to full leather. If not exactly as represented you need not pay for it, but return at our expense. The same chair in **Full Leather, $22.15.**

Full-length Couch, **$12.85**

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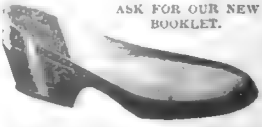

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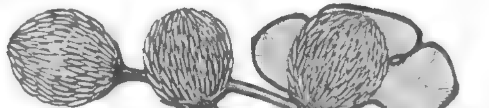

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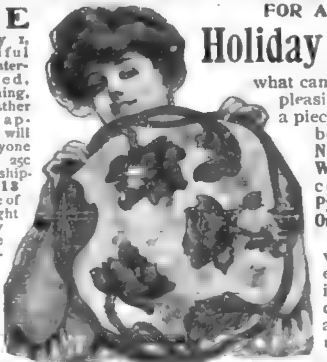

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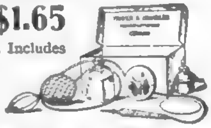

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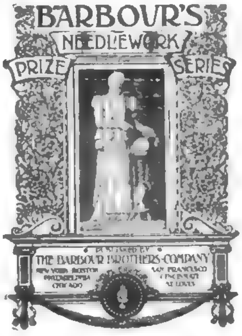

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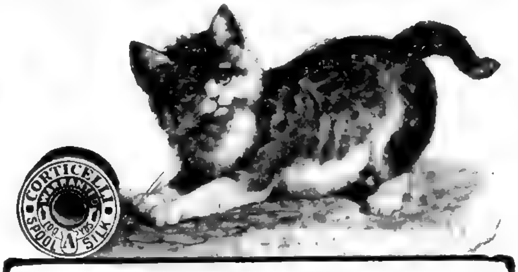

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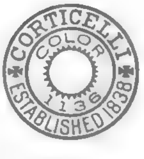

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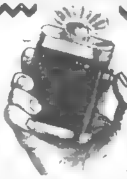

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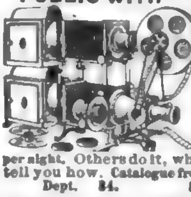

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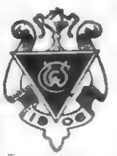

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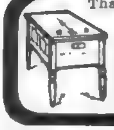

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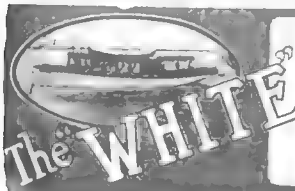

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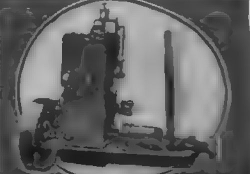

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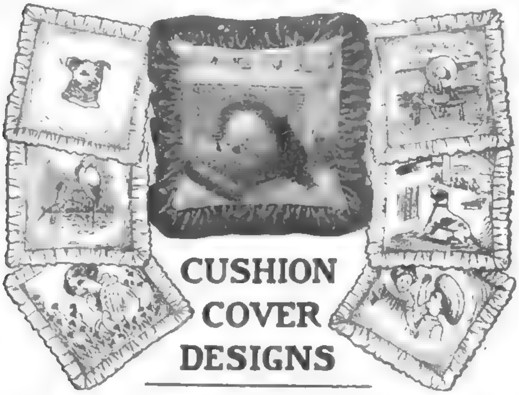

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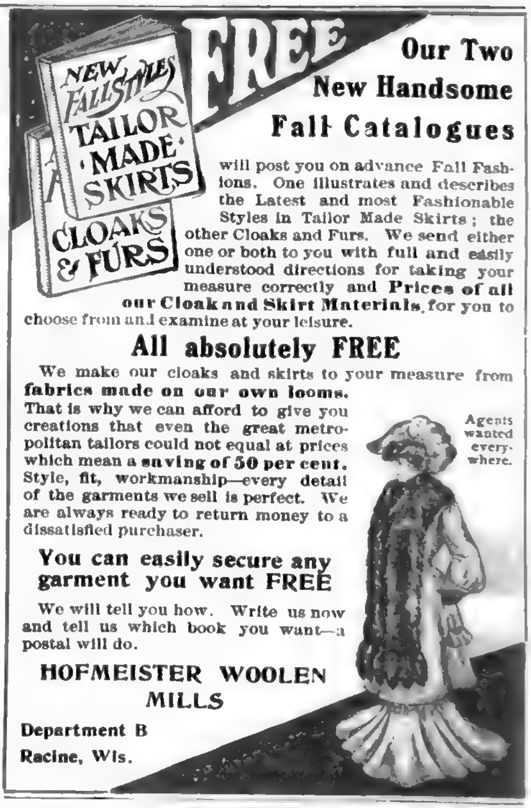

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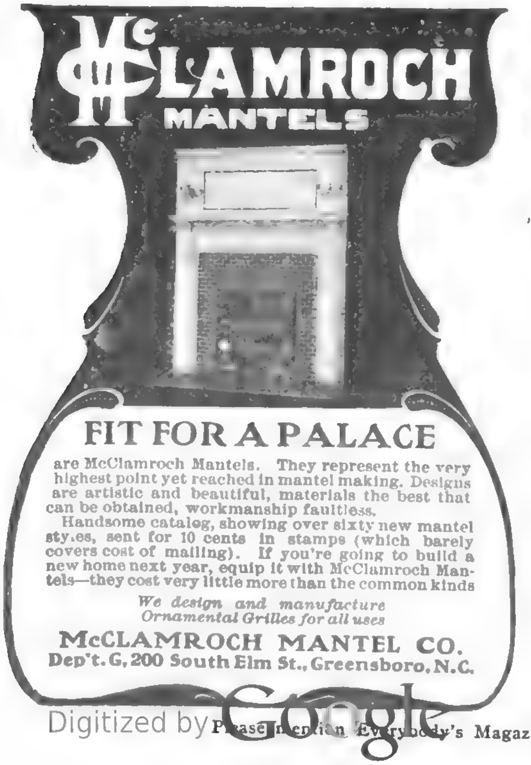

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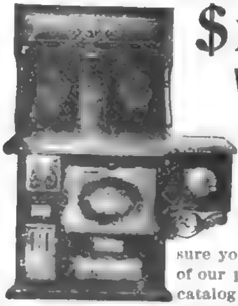

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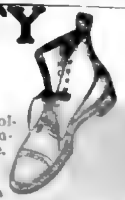

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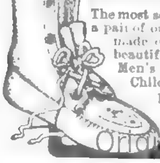

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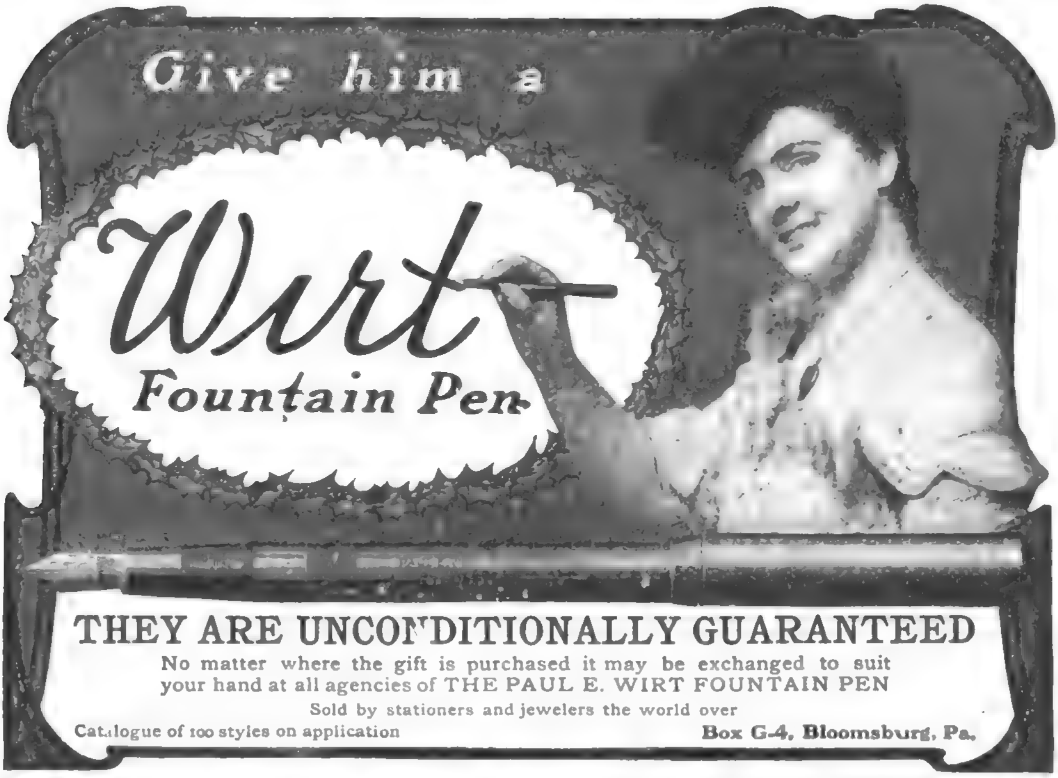

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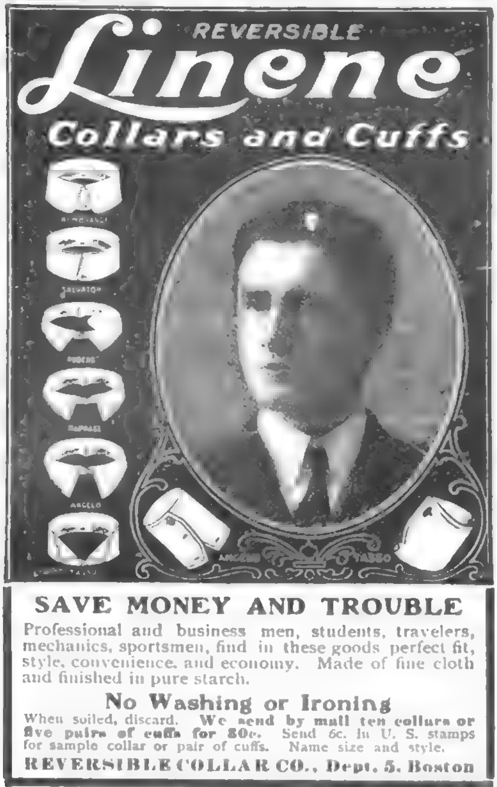

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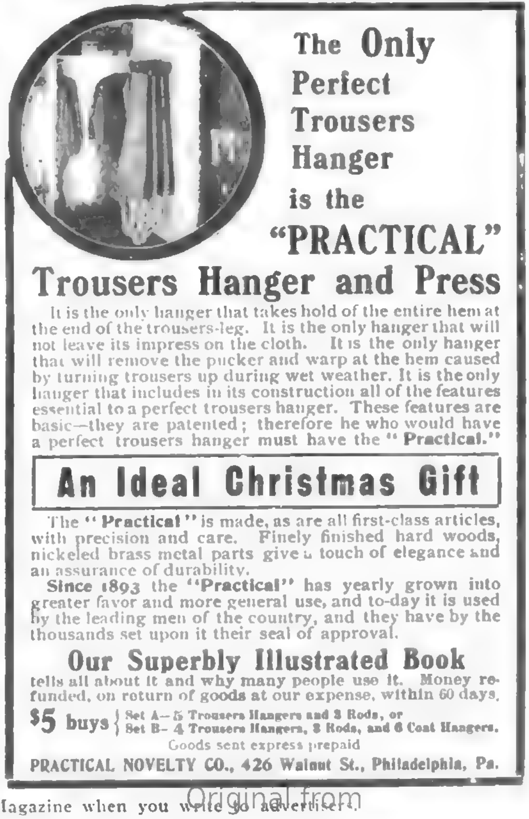
No Washing or Ironing

When soiled, discard. **We send by mail ten collars or five pairs of cuffs for 30c.** Send 6c. in U. S. stamps for sample collar or pair of cuffs. Name size and style.

REVERSIBLE COLLAR CO., Dept. 5. Boston



The Only Perfect Trousers Hanger is the "PRACTICAL" Trousers Hanger and Press

It is the only hanger that takes hold of the entire hem at the end of the trousers-leg. It is the only hanger that will not leave its impress on the cloth. It is the only hanger that will remove the pucker and warp at the hem caused by turning trousers up during wet weather. It is the only hanger that includes in its construction all of the features essential to a perfect trousers hanger. These features are basic—they are patented; therefore he who would have a perfect trousers hanger must have the "**Practical.**"

An Ideal Christmas Gift

The "**Practical**" is made, as are all first-class articles, with precision and care. Finely finished hard woods, nickeled brass metal parts give a touch of elegance and an assurance of durability.

Since 1893 the "**Practical**" has yearly grown into greater favor and more general use, and to-day it is used by the leading men of the country, and they have by the thousands set upon it their seal of approval.

Our Superbly Illustrated Book

tells all about it and why many people use it. Money refunded, on return of goods at our expense, within 60 days.

$5 buys { Set A—5 Trousers Hangers and 3 Rods, or
Set B—4 Trousers Hangers, 3 Rods, and 6 Coat Hangers.

Goods sent express prepaid

PRACTICAL NOVELTY CO., 426 Walnut St., Philadelphia, Pa.

Don't Give Trash For Christmas

Read This SPECIAL CHRISTMAS OFFERING.
You can find no more suitable or sensible gift than a

WHITELY EXERCISER

We have manufactured two especially beautiful Christmas designs, one for men and women, price $3.00, and one for boys, girls and children, price $1.00. Handsomely finished and equal to our regular high priced machines. Sent neatly boxed with expressage prepaid as a still further Christmas inducement. Money refunded if unsatisfactory.

THIS OFFER IS FOR THIS MONTH ONLY.

If interested we will be glad to send you a large reproduction in colors of "Here's To Your Health" on receipt of four cents postage.
Booklet Free. Write today.

Whitely Exerciser Co., 850 Mutual Life Bldg., Buffalo, N. Y.

"HERE'S TO YOUR HEALTH"

Veeder Odometers

AS CHRISTMAS PRESENTS

An Odometer (pronounced "o-dom'e-ter"), attached to an automobile or other vehicle, tells exactly how many miles it goes. We supply Veeder Odometers for all the principal makes of automobiles. Besides giving the mileage for each trip and for the whole year, Veeder Odometers are very valuable in touring

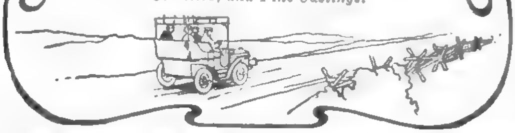
At Christmas we sell lots of Veeder Odometers as presents for folks who have automobiles. Price $10.00 When ordering state make and model of car for which odometer is desired. FREE CATALOG.

"It's nice to know How far you go."

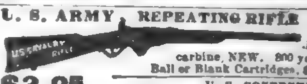
2964⅛
Miles

THE VEEDER MFG. CO., 6 Sargeant Street, Hartford, Conn.

Makers of Cyclometers, Odometers, Tachometers, Counters, and Fine Castings.

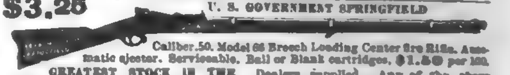


U. S. ARMY REPEATING RIFLE Famous SPENCER. **$3.50**



.50 Caliber, Rim fire, 7-shot rifle carbine, NEW. 800 yards range. Automatic ejector. Ball or Blank Cartridges, $1.50 per 100.

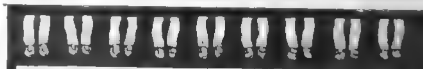
$3.25 U. S. GOVERNMENT SPRINGFIELD



Caliber .50. Model 66 Breech Loading Center fire Rifle. Automatic ejector. Serviceable. Ball or Blank cartridges, $1.50 per 100.

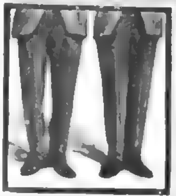
GREATEST STOCK IN THE WORLD of Guns, Rifles, Revolvers, Swords, Saddles, Cannons, Harness, Uniforms, etc. EVERYTHING IN THE MILITARY LINE. Governments and Dealers supplied. Any of the above guns boxed and delivered to express in N. Y. City on receipt of the [illegible] One Free Gun or Revolver with [illegible] for Ten.

FRANCIS BANNERMAN, Dep. 58, 579 Broadway, N. Y.



ONLY ONE MAN IN TEN

Has Absolutely Straight Legs. Men with hollow or bowed legs should use the **Rhonemus Patent Leg Improver.** Invisible, no inconvenience, made of aluminum. Attached with ordinary garter. Booklet free. Correspondence confidential. **CONSOLIDATED NOVELTY COMPANY,** 17 Limestone Street, Springfield, O.



ARE YOUR LEGS STRAIGHT?

If not, they will appear straight and trim if you wear our easy Pneumatic and Cushion-Rubber Forms. (Patents applied for throughout the world.) Adjusted instantly; defy detection. Immediately adopted by well-dressed men. Write for illustrated pamphlet mailed under plain letter seal.

The Alison Co., Desk M, Buffalo, N. Y.

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THE MINING HERALD

Leading mining and financial paper, giving all the news from the mining districts, and containing latest and most reliable information on the mining and oil industries, principal companies dividends, etc. Every investor should have it. We will send it free for six months upon request. A. L. WISNER & CO., 32 Broadway, NEW YORK.

SHELDON METHOD OF TREATING

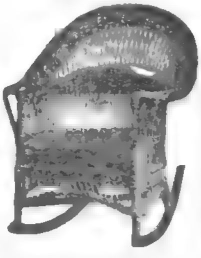
SPINAL CURVATURE

If you are suffering from any form of spinal trouble you can be relieved in your own home without pain or discomfort. A wonderful anatomical appliance has been invented by a man who relieved himself of spinal curvature. Its results are marvelous. It is nature's own method. The scientific and medical world is amazed at the work being effected. Noted physicians in prominent medical institutions and in private practice are endorsing it. The Sheldon Method relieves the pressure at the affected parts of the spine, the whole spine is invigorated and strengthened, all soreness taken out of the back, the cartilage between the vertebræ is made to expand, the contracted muscles are relaxed, and the spine is strengthened. There is a bright hope for you, no matter how long you have suffered. We have strong testimonials from every State in the Union. The appliances are being sent all over the world. Each one is made to order from individual measurements and fits perfectly. There is positively no inconvenience in wearing. **We guarantee satisfaction, or refund your money at the end of thirty days' trial.** Write for our new book giving full information and references.

PHILO BURT MFG. CO., 204 11th St., Jamestown, N. Y.

"Kenilworth"
HAND MADE

We want to send **FREE** to every reader of Everybody's our new 108-page catalogue of the beautiful "Kenilworth" Hand-made and Philippine Fibre Furniture.



This book contains, besides the substantial Mission and Morris styles and the wonderful Philippine Fibre Furniture, many novelties in furniture which make desirable and useful presents. Everything sold direct from the factory on approval. Write to-day for the book.

THE COOK CO., 419 Pine St., Michigan City, Ind.

Cortelyou Started As a Stenographer

Geo. B. Cortelyou, ex-Secretary of Commerce and Labor, and Chairman of the Republican National Committee, started his career as a stenographer. Many other secretaries, confidential and highly paid employes have found shorthand a short cut to success. The I. C. S. System can teach Stenography to any one who can write long hand. Send for free Stenography Booklet.

International Correspondence Schools,
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Do you know that Virginia offers to-day to the home-seeker and farmer greater advantages and inducements than any other section of the country? Our summers are long and delightful, our winters short and mild. We have best church, school, and social advantages, with highest markets close in, low freight rates and cheap labor, diversity of crops and unfailing rainfall. Our land is very productive and the prices asked (**$5 and up per acre**) are far below its intrinsic value. Numerous Northern and Western farmers have located here recently. They are reaping large returns on these old plantations and are contented, prosperous, and happy. We will be glad to send you our literature with lists of farms for sale, excursion rates, etc., if you will write F. H. LaBaume, A. & I. Agent, N. & W. Ry., Dept. C3, Roanoke, Va.

MAKE THE CHILDREN HAPPY

Indoor Metal Swings. Space occupies, when in use, 4x5 feet. May be folded when not in use. Delivered anywhere in U. S. A., $6.00. *Write for circular.*

Sistersville Novelty Co., Sistersville, West Virginia

LEARN PIANO WITHOUT A MASTER

Our system is so simple that we guarantee anyone, irrespective of age and not having the slightest knowledge of music, can positively learn to play the Piano or Organ in a few weeks. The system complete by mail $1.00. Send for circular. **Vienna Music Conservatory, 250 W. 125th St., New York**

Your Exclusive Cigarette

MADE-TO-ORDER, BY HAND, FOR EACH AND EVERY CUSTOMER. With or without cork-tip. Regular size for men; also ladies' size.

With your own Monogram, Crest, or other design

I import the finest Turkish tobacco. My cigarette has an unique fragrant and delicately mild aroma. It costs 60 per cent. less than the imported cigarette, which I made formerly in Cairo. I sell direct—save you the profit of the retailer, jobber, and wholesaler. I put the equivalent in my cigarette.

Special Introductory Offer

Send me $2.00. I will send you prepaid 100 cigarettes with your initials on same in any color you may designate. Descriptive folder for the asking.

Reference: Corn Exchange Bank (Fifth Avenue Branch).

ALI OSMAN
Dept. A 150 Fifth Ave., N. Y.

Our Business
is to make
Water Hot

Write—stating how much and where Hot Water is wanted.

Heaters for one faucet or one hundred.

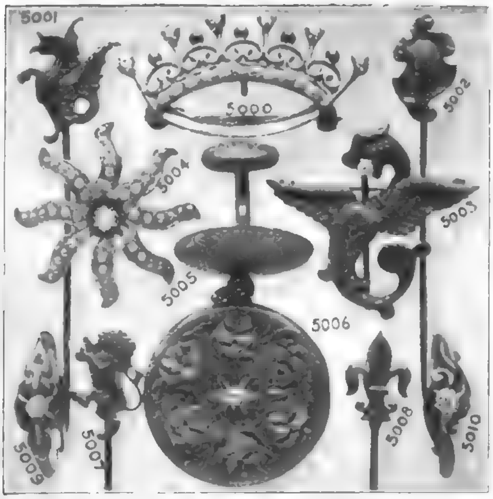
Simple Safe Durable
Any Size Any Fuel

Write us your troubles and ask for Catalogue.

We want good agents.

Monarch Water Heater Co.
PITTSBURG, PA.

Solid Gold—Genuine Stones



(Goods above illustrated are exact size of cut and are WARRANTED SOLID GOLD, and all stones GENUINE DIAMONDS AND PEARLS. Order by name and number

I am a heavy importer of jewelry, precious stones, and novelties, and a manufacturing jeweler, with one of the largest stocks of high-class jewelry, watches, and silverware in this country. My goods are warranted exactly as represented and perfectly satisfactory or your money refunded. These prices cannot be duplicated by any retail jeweler in the country, quality guaranteed.

5000—Crown Pin with Pearls and Diamonds	$24 00
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These goods are all rare bargains. If you don't find what you want send for our New Catalogue. It is FREE for the asking and contains hundreds of just such bargains in solid gold, sterling silver, and plated jewelry, watches, lockets, rings, etc. Remember, absolute satisfaction guaranteed or money refunded

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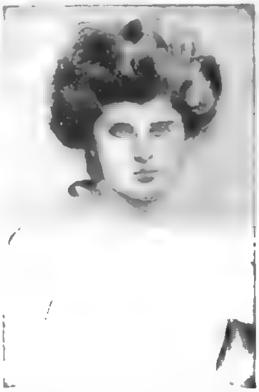
EUROPE AND ORIENT

[illegible]th Season of Uninterrupted Success. Comfort and leisure. Thorough sight-seeing under Expert Guidance. Limited Parties. All arrangements first class. Special tours arranged for small Private Parties. **Dr. and Mrs. Howard S. Paine, 148 Ridge Street, Glens Falls, N. Y.**

HELLEU'S
FAMOUS ETCHINGS

have been reproduced on specially prepared paper in handsome calendar form.



The four choicest selections of this noted French artist's celebrated dry point etchings of girls' heads have been done in steel, each 11 x 14 inches—the four tied with silk ribbon. Nothing but art of the highest grade. Each sheet can be framed, giving rich examples in steel of this master's work.

This is the richest and handsomest calendar ever offered. The price is $1.00, with the privilege of having your money back if not satisfactory. All calendars sent by registered mail.

SOROSIS ART CO., 112 Steel St., Ionia, Mich.

Temple-Clasps

Never Hurt

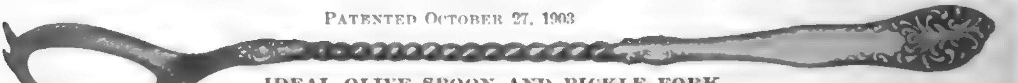
IF YOU VALUE YOUR EYES

Write for our free book, "Eye Logic." It tells all about the only glasses that don't pinch the nose, don't pinch the ears, don't make your head ache and don't fall off. It also tells how you can really help your sight. It is FREE

Briggs Optical Co., 116P, Triangle Bldg., Rochester, N. Y.

THE VERY LATEST IN SILVERWARE

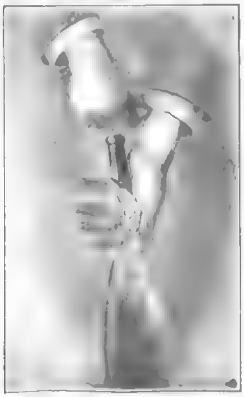
PATENTED OCTOBER 27, 1903



IDEAL OLIVE SPOON AND PICKLE FORK.

Useful, Practical, Beautiful. Removes Olives and Pickles from any shaped jar or bottle like magic, without a mark, perfectly dry. Handsome and Novel wedding or holiday gift. Heavily Silver Plated, by mail, nicely boxed, 50 cents; in beautiful case, 75 cents. P. O. Order. Sterling Silver Catalogue on request. Reliable Agents Wanted.

IDEAL MFG. CO., Dept. E, MIDDLEBORO, MASS.



Don't wait until your wife or servants **Cut Their Hands**
BUY A
Yankee Cork Puller

Fastened up anywhere you wish—on the sideboard, ice-box, door-frame, or wall—**never mislaid.**

Pulls all corks instantly and without effort

Simply moving handle up and down **not only** draws the tightest cork, but also automatically discharges it from the machine. **It is a mechanical marvel.**

Removes corks clean no bits lefts in bottle

Ask the hardware dealer, or sent direct, express prepaid, on receipt of price

Booklet for the asking.	Nickel Plated.	$1.25
	Silver "	3.50

After 30 days' trial money cheerfully refunded if not pleased.

THE GILCHRIST CO., 130 Lafayette St., Newark, N. J.

A Dream of Fair Women

(Tennyson)

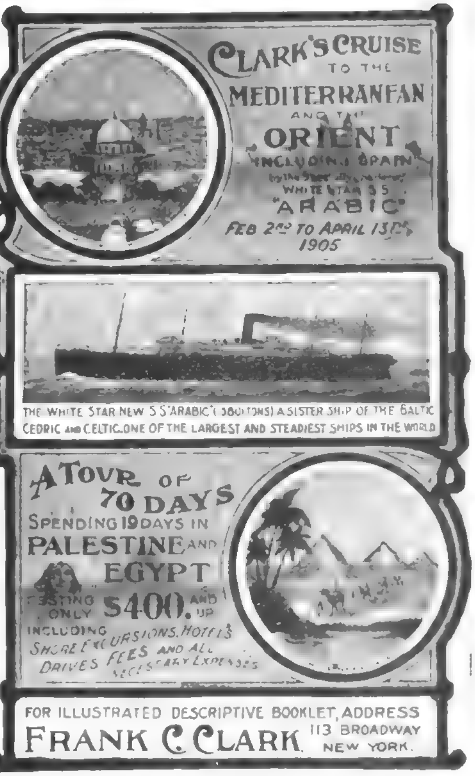
An Art Portfolio containing **10** of the most fascinating pictures of modern times, **Brilliantly and Artistically Colored.** They are creating a craze on account of their entrancing beauty. Made on artists' stippled paper, one picture on a sheet, fit to frame 7 x 10 inches, arranged in Portfolio form

They represent **10** types of Fair Women, from the oriental beauty to the rough-and-ready Cow-boy Girl of the wild west. (Great for your **den.**)

Sent prepaid to any address anywhere in the U. S. or Canada upon receipt of 50c Express or P. O. M. O., currency or postage stamps.

The White City Art Company
324 Dearborn St. Chicago, Ill.

P. S.—If you order in 10 days an extra picture entitled "A Nifty Dip" will be sent **free.** Money cheerfully refunded if not satisfied.

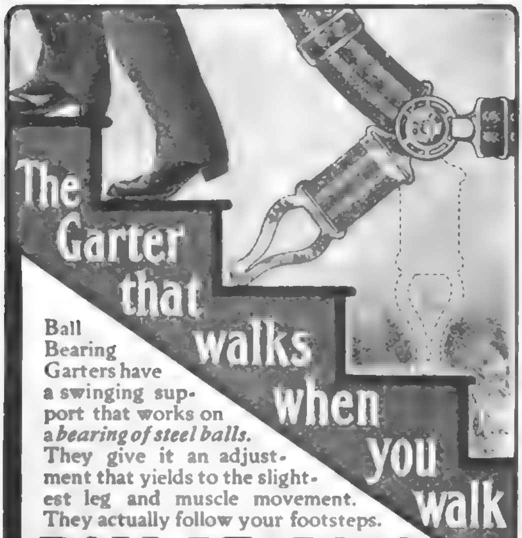


CLARK'S CRUISE TO THE MEDITERRANEAN AND THE ORIENT
INCLUDING SPAIN
by the Steer [illegible]
WHITE STAR S S
"ARABIC"
FEB 2ND TO APRIL 13TH 1905

THE WHITE STAR NEW S S "ARABIC" (15801 TONS) A SISTER SHIP OF THE BALTIC CEDRIC AND CELTIC, ONE OF THE LARGEST AND STEADIEST SHIPS IN THE WORLD

A TOUR OF 70 DAYS
SPENDING 19 DAYS IN PALESTINE AND EGYPT
COSTING ONLY $400. AND UP
INCLUDING SHORE EXCURSIONS, HOTELS, DRIVES, FEES AND ALL NECESSARY EXPENSES

FOR ILLUSTRATED DESCRIPTIVE BOOKLET, ADDRESS
FRANK C. CLARK 113 BROADWAY NEW YORK.


The Garter that walks when you walk

Ball Bearing Garters have a swinging support that works on a *bearing of steel balls.* They give it an adjustment that yields to the slightest leg and muscle movement. They actually follow your footsteps.

BALL BEARING Garters

can't bind the leg—won't pull the sock—will feel comfortable on any leg in any position, due to the perfect ball bearing adjustment.

Made of best quality elastic web in a great variety of latest patterns. Unconditionally guaranteed. 25c a pair. At dealers or mailed postpaid.

The C. A. EDGARTON MFG. CO., Box 403, Shirley, Mass.

The Daisy Air Rifle

will please your boy more than any other Christmas gift. The No. 3 Daisy shoots 1000 times without reloading and is perfectly safe. It is accurate, beautifully finished in walnut and nickel, and has the same hammerless action as real, big game rifles. It trains the hand and eye and develops manliness.

Price $2 from dealers, or direct from the factory. Send for catalogue.

DAISY MANUFACTURING CO., Plymouth, Mich.

EVIDENCE

Boston, Mass, October 22d, 1904.

Evans Vacuum Cap Company, St. Louis, Mo.

Gentlemen:—I believe that any man whose blood is in good condition can cultivate a healthy and complete growth of hair. I had been losing my hair for about ten years and there was a bare space, about three inches wide, extending from front to the back part of my head. I saw the advertisement of the Evans Vacuum Cap in Everybody's Magazine some time ago and the logic of the argument appealed to me. I cut the advertisement out and carried it in my pocket, knowing that I would be in St. Louis at the World's Fair in charge of my Automobile Spring Exhibit, which was recently awarded a gold medal.

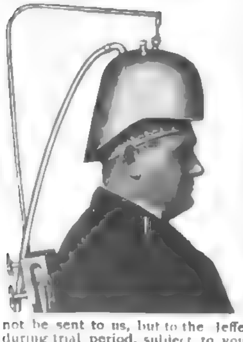
I have now used the Cap for a little over three months and my photograph enclosed herewith will show you the results I have obtained. I mailed this photograph home to my wife in Boston, and her surprise at noting the growth of hair on my head will perhaps be appreciated by quoting from her letter:—"Your picture came in this morning, but how strange it seems. Are you wearing a wig, or has the Cap really made your hair grow in again?"

Although I appreciate the honor of getting the gold medal on my own invention, yet I am frank to say that I have derived more satisfaction from having my hair restored than receiving the medal.

My success with the Cap has been so pronounced that it has led to quite a number of sales among other exhibitors who were watching my progress.

Sincerely, (Sig.) John Hector Graham,
148 Harold St.

The Evans Vacuum Cap



induces circulation without irritation. By the Vacuum method it gently draws the blood to the scalp, causing a delightful feeling of scalp exhilaration—the warmth and glow that comes with health. By helping Nature to carry food to the follicles, it prevents the hair from falling, induces a normal growth, and stimulates a natural secretion of the oils, making a soft and luxuriant growth. Takes the place of all hair oils and tonics, doing what they cannot do—producing lasting effects. If used for a few minutes each day will produce satisfactory results in from four to to six weeks.

Our Guarantee.—Every Cap is sold on an absolute guarantee to produce results. Money need not be sent to us, but to the Jefferson Bank, St. Louis, to be held during trial period, subject to your order. Write for free booklet giving full details.

Evans Vacuum Cap Co.

426 Fullerton Building St. Louis, Mo.

THE "CABBAGE" GAME

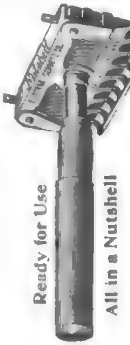
THE GREATEST CARD GAME OF THE DAY

All who have read "Mrs. Wiggs, of the Cabbage Patch," will want to play "WIGGS," THE "CABBAGE" GAME. Two games in one pack—WIGGS, the "cabbage" game, is quiet, scientific, entertaining—WIGGS AUCTION is full of life, noise, and laughter. Can be played by two or more; fun for the young; solid enjoyment for older people; no game equal to it for couples parties, or families.

65 Cards—Illustrated—50c. postpaid

For sale at all leading stores or by mail from

BUEHL BOOK COMPANY ATLANTA, GA.



"NUTSHELL" Safety Razor

The Best, Safest, Quickest, Cleanest, Smallest, and Most Practical Razor in the World

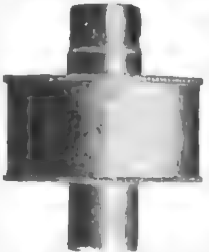
$1.00

Special Offer On receipt of **$1.00** I will mail you One Nutshell Safety Razor, One Razor Strop, and Ten Coupons (regular price of razor and strop, $1.25). Money refunded if not satisfactory.

E. L. SCHMITZ

39 Greenpoint Avenue Brooklyn, N. Y.

Improve Your Holiday Music



If you have a phonograph or if you wish to please some friend who has one no better gift to yourself or your friend can be made than a

Phono-Consonator

It makes the human voice sound natural and does away with the disagreeable metallic vibration. No mechanism. Just an adaptation of the laws of sound. Price $3.50. Ask your dealer for Phono-Consonator Descriptive Circular or we will mail it upon request

LEWIS MANUFACTURING COMPANY
Dept. E 128 W. 23d St., New York

PIANO Do You Want a Genuine Bargain?

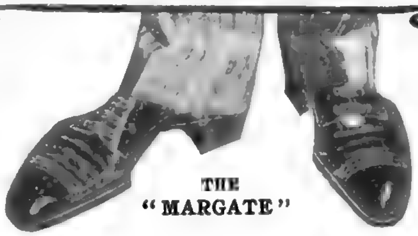
Hundreds of Upright Pianos returned from renting to be disposed of at once. They include Steinways, Webers and twenty other well known makes. Many cannot be distinguished from new yet all are offered at a great discount. Uprights as low as $100. Also beautiful New Uprights at $125, $135, $150 and $165 A fine instrument at $ 90. Good Pianos $10 down and $5 a month. Freight rates are low. Write for list and our four plans of piano selling. You make a genuine saving.

FROM

Pianos from us bear the Impress of Quality. Illus. Piano Book Free.

LYON & HEALY
72 Adams St. Chicago

World's largest music house; sells Everything known in music.



The Florsheim SHOE

Its style, fit, absolute comfort and lasting shape, specially designed for men whose quest for shoe satisfaction has been without result.

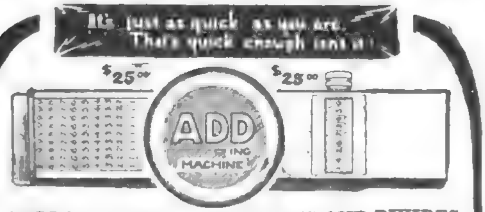
Damp-proof leather carefully selected—every pair bench made over our specially designed foot-form lasts.

The shoe fits perfectly, following the foot's natural curves and lines, and retains its shape. We can fit satisfactorily, with our 200 styles of foot-form lasts, almost any known shape of foot.

Most Florsheim styles sell for $5.00.

FREE—Write for our booklet, "The Florsheim Way of Foot Fitting." Facts that will interest every shoe wearer. If you cannot get the Florsheim at your dealer's send us his name and we will make a pair specially for you.

FLORSHEIM & COMPANY
Chicago, U. S. A.


It's just as quick as you are.
That's quick enough isn't it
$25⁰⁰
$25⁰⁰
ADD ING MACHINE

ADDS, SUBTRACTS, MULTIPLIES AND DIVIDES

Adds nine columns at once. No mental work. As each figure is registered the answer instantly appears. No hook or lever to operate. Works with a gear that is always accurate. All parts are made of tool steel or hard brass and are interchangeable. Isn't a toy, like some cheaper machines that require part of the totals to be carried mentally. It does all the work automatically. Does every mathematical problem that can be done on any machine ever made. Capacity $9,999,999 99 Price $25.00. Send for catalogue, testimonials from customers and our free trial offer.

THE RAPID COMPUTER COMPANY.
640 Andrus Bldg. Minneapolis, Minn.

MAUNA
(MOUNTAIN)
COFFEE

"PERFECTION OF SELECTION"

Our Exclusive Importation

WE record with pleasure an instantaneous response from all sections of the country to the following offer. **On receipt of $1.75, post-office or express order or registered letter, we will deliver, all charges prepaid, to any home in the United States, a 5-pound air-tight can of MAUNA COFFEE.**

MAUNA COFFEE, "perfection of selection," is the choicest Java, blended with selected, hand-picked Arabian Mocha exactly in correct proportions. Scientifically roasted in our own establishment. Rich in aroma, stimulating and gratifying. Our offer as above is renewed orders filled promptly. State whether you wish coffee powdered, granulated, or in the bean.

As the largest dealers in fine groceries in the world, we intend to extend operations throughout the entire country giving housekeepers at any distance equally with those within reach of [illegible] many stores, the benefit of the "**Highest Standard Quality,**" at moderate prices.

New Catalog, indispensable to every housekeeper and caterer, and interesting booklets on our coffees and teas, sent ***FREE*** *with first order*

ACKER, MERRALL & CONDIT COMPANY
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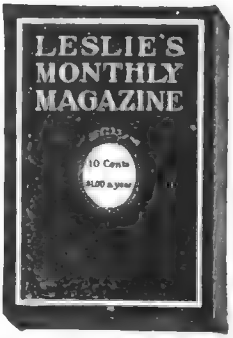

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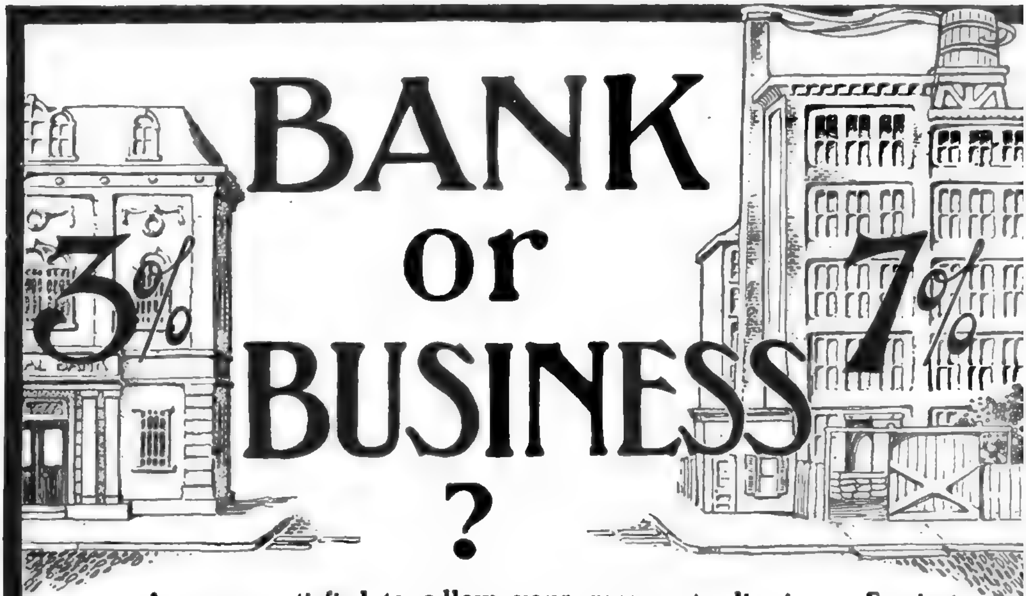

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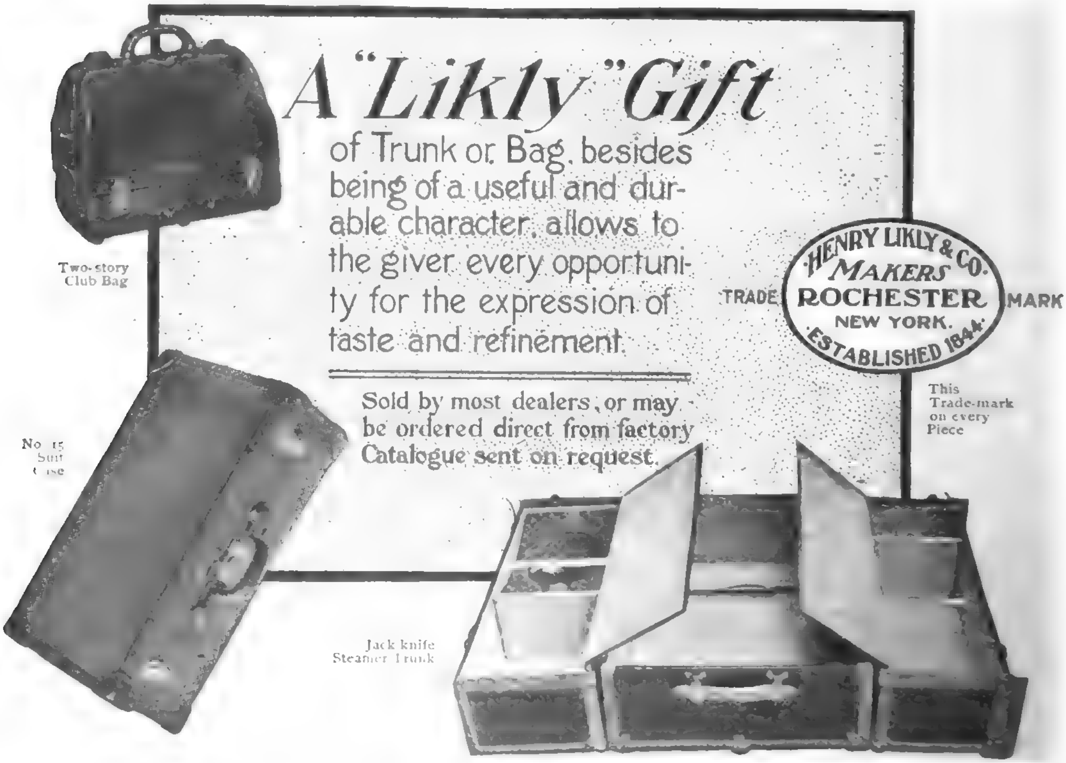
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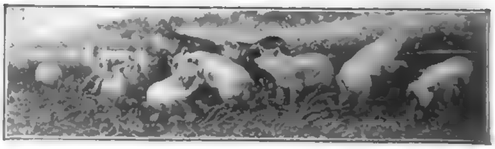

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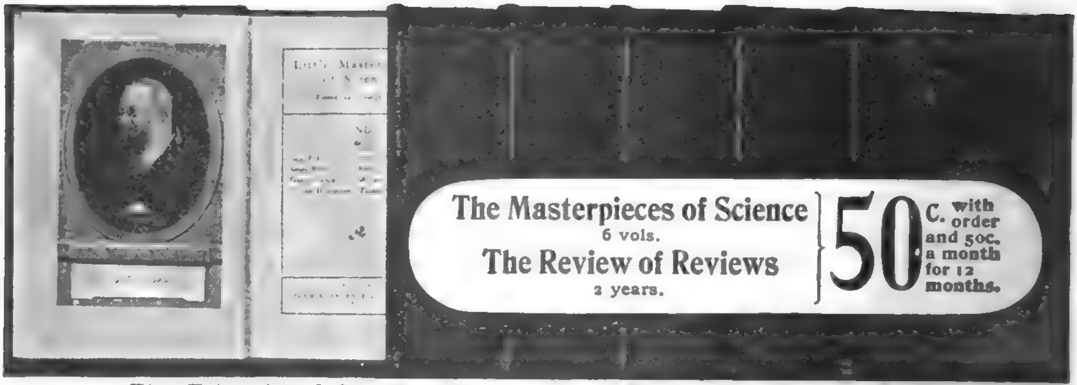

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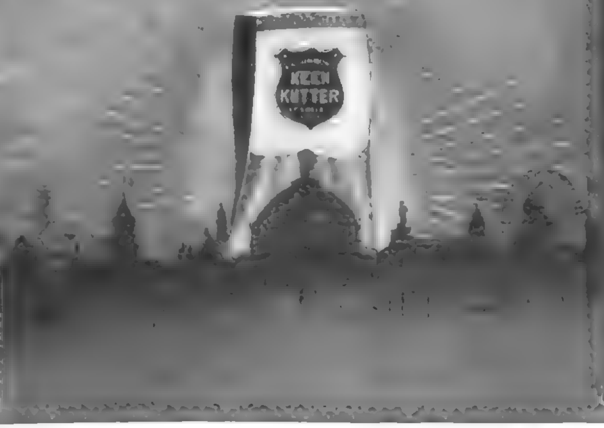

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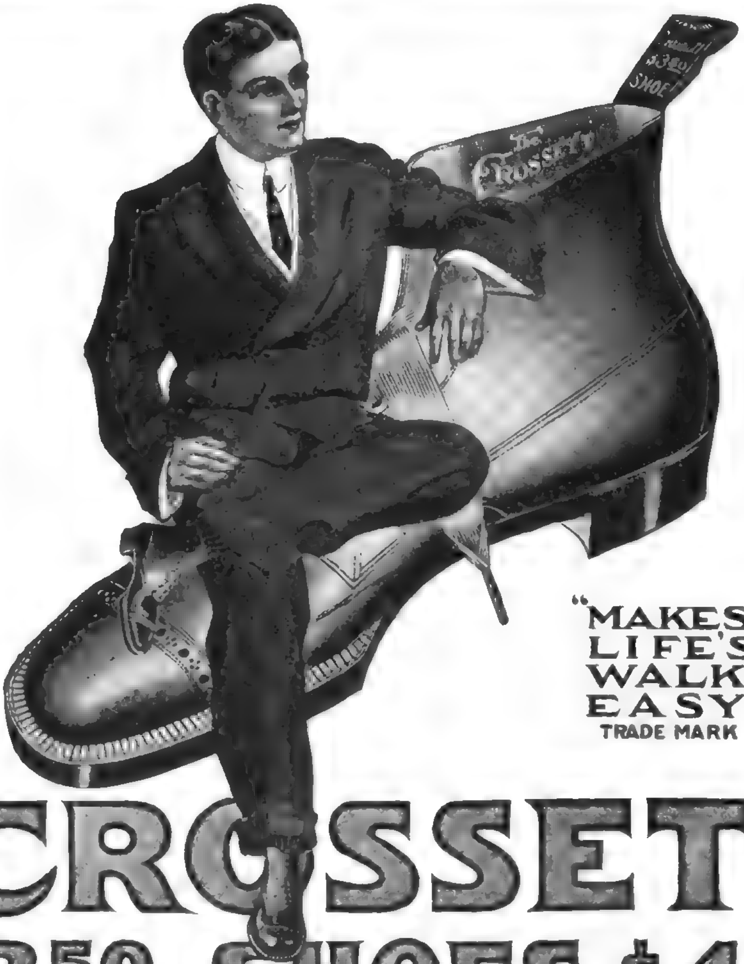

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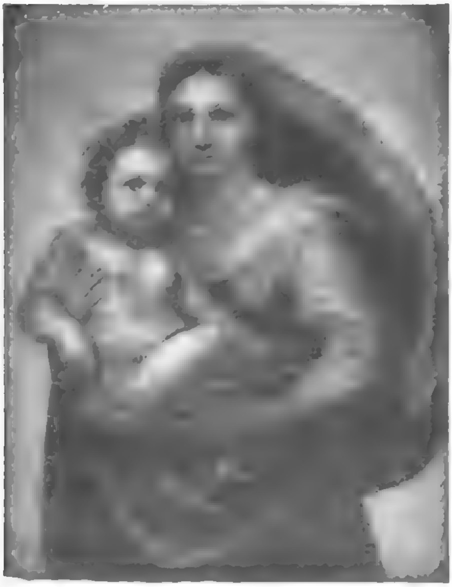

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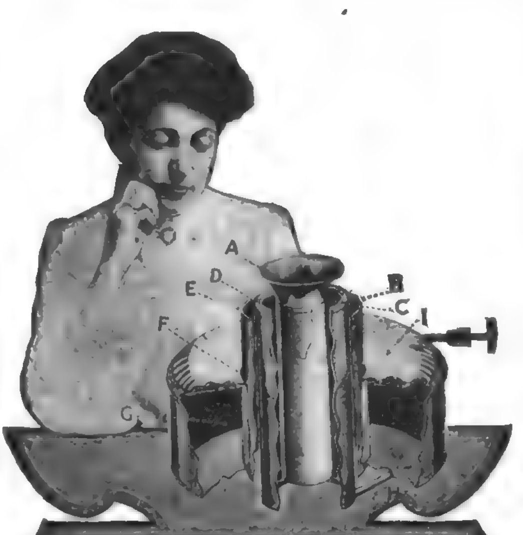

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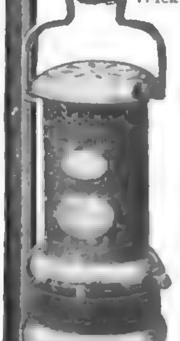

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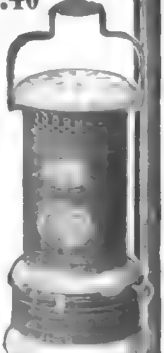

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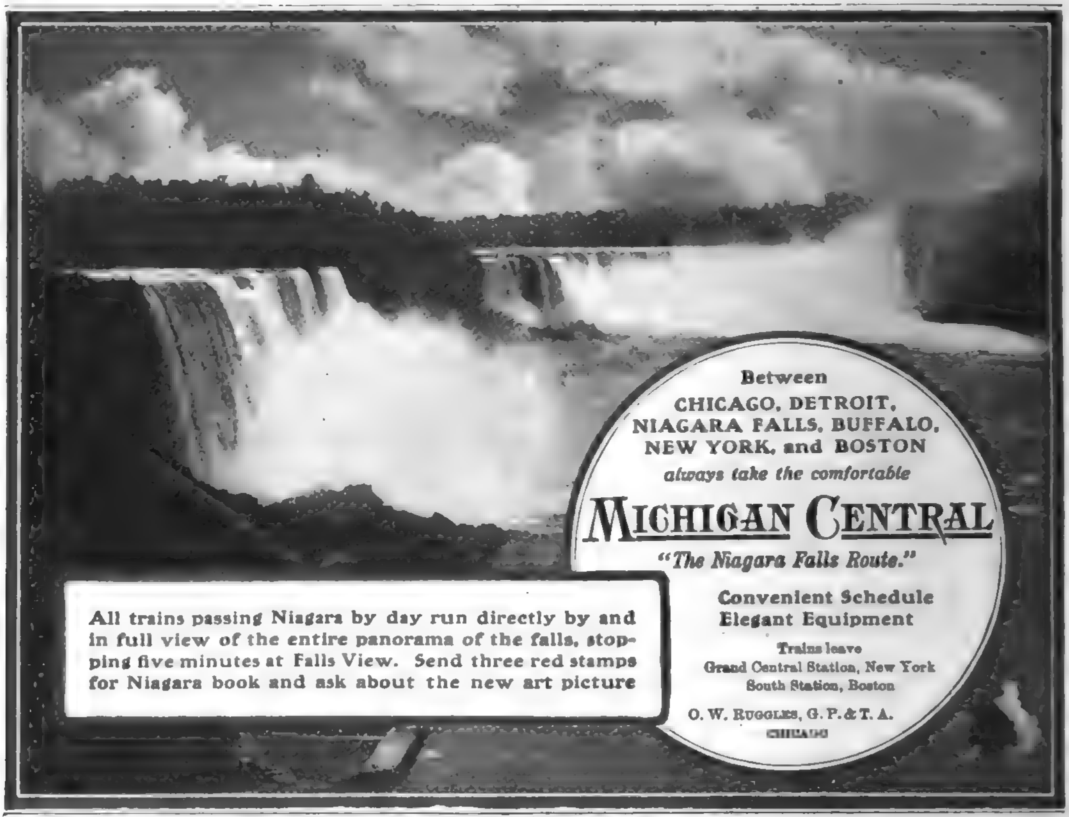

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ETHEL RETURNING FROM SKETCHING AT OLD POINT COMFORT

SF *(From "The Colonel's Capitulation.")*

"THE COLONEL'S CAPITULATION"

This brilliant novelette of social and military life, brimming with humor and incident, will be sent free to any address.

The eight full-page illustrations in the book, one of which is here shown, are reproduced in color from paintings by a leading American artist.

Prints in full color, size 12½x17, on heavy plate paper, ready for framing, will be supplied post free at fifty cents per set. These pictures are free from advertisement.

All who wish to secure a free copy of "The Colonel's Capitulation" or to purchase the prints should communicate with

HOTEL CHAMBERLIN
GEO. F. ADAMS, Mgr., P. O. Box 518
FORTRESS MONROE, VA.

A LAND OF OPPORTUNITY

Nowhere under the American flag does enterprise find a better opportunity than in Porto Rico. Up-to-date methods, transportation facilities, and an unsatisfied market make the staple products of the island unusually profitable to producers.

Holiday makers, as well as prospective investors, cannot do better than take our three weeks' trip to and about Porto Rico, where tobacco, cocoa, bananas, pineapples, oranges, and other tropical fruits and flowers can be seen growing in luxurious profusion.

By using the steamer as a hotel during the twelve days spent at the Island, the fare of $140 covers all expenses aboard ship for the three weeks' trip.

Write for our new books, "Opportunities in Porto Rico" and "Impressions of Porto Rico," containing full particulars about rates, sailing days, etc.

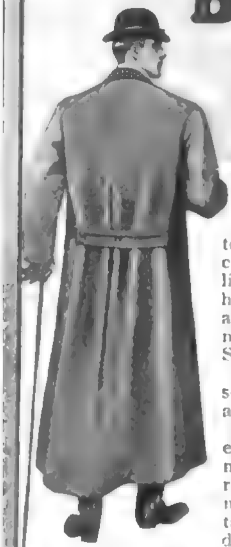
The New York & Porto Rico Steamship Company

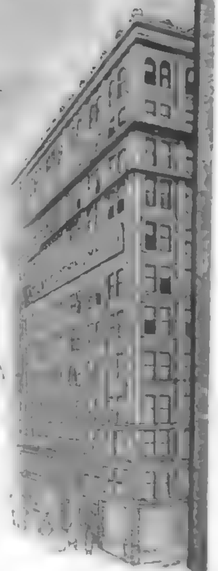
1 BROADWAY, NEW YORK
OR RAYMOND & WHITCOMB COMPANY, 25 UNION SQUARE, NEW YORK

SF

BUY YOUR NEW OVERCOAT

DIRECT FROM OUR WHOLESALE DEP'T





TO introduce our method of selling men s clothing by mail **—direct from our wholesale department at a saving—**and to secure your future orders, we will give you an opportunity to buy one of our latest all-wool Scotch Cheviot belt overcoats. This coat is made in the fashionable 52-inch length, lined with double warp serge—the sleeves lined with extra heavy satin, which we guarantee for two seasons. We show a drawing of the coat, which can be worn with or without belt, made in the latest New York Fall and Winter Style. We will send this coat to you for **$10.00**

$10.00 is our price to the jobber. The retailer pays $15.00 and sells to you for $20.00. We cut off the jobber's-profit of $5.00 and the retailer's profit of $5.00. **You save $10.00.** Why not?

We make nothing but men's clothing. Our big and growing establishment is right in the heart of New York City, where men's styles originate. If you were here and could visit our rooms, could see the well-appointed modern custom tailoring methods, and realize the conscientious, up-to-date work of our tailors, you would be more than ever convinced of the extraordinary value we offer. But you can do practically this very thing right in your own home. We will send you this coat C. O. D., with privilege of examination, **direct from our wholesale department.** See the coat before you pay for it. Try it on. If the coat is not even more satisfactory than you expected you can return it. Send chest and waist measurement and length of sleeve. Samples of cloth on request.

ATLAS CLOTHING MFG. CO., Dept. 22, 721-723 Broadway, New York City

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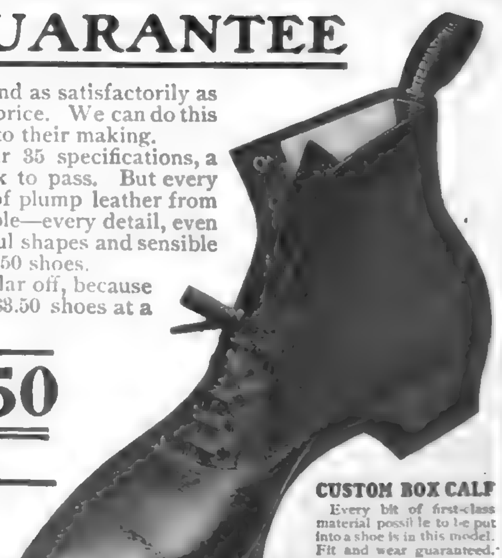
THE "MERIT" GUARANTEE

WE guarantee "Merit" shoes to wear as long and as satisfactorily as any shoe on the market regardless of name or price. We can do this because we know absolutely everything that goes into their making.

Every "Merit" shoe must conform rigidly to our 35 specifications, a test which many $3.50 shoes would have hard work to pass. But every 'Merit" *must* pass it—35 iron-clad requirements of plump leather from A1 hides, the best hand and machine work obtainable—every detail, even down to the hooks and eyelets. Add to this graceful shapes and sensible styles and you will see why "Merits" are called $3.50 shoes.

We buy $3.50 workmanship and material at a dollar off, because we buy for cash when prices are low. You buy $3.50 shoes at a dollar off because you buy of us.



CUSTOM BOX CALF

Every bit of first-class material possible to be put into a shoe is in this model. Fit and wear guaranteed.

No. 106.—Illustration shows Box Calf Bal, heavy double soles. A good serviceable shoe suitable for business or street wear.

No. 107.—Same style and materials but with lighter soles.

"MERIT" SHOES $2.50

Delivered, charges prepaid, on receipt of $2.75 per pair.

We are opening stores in all great centers as fast as we can find desirable locations, but ***any foot anywhere*** can be fitted satisfactorily through our Mail-Order Department.

THE INTERNATIONAL SHOE CO.,
Mail-Order Dept., 110 Summer St., BOSTON, MASS.

DOLLAR-OFF STORES

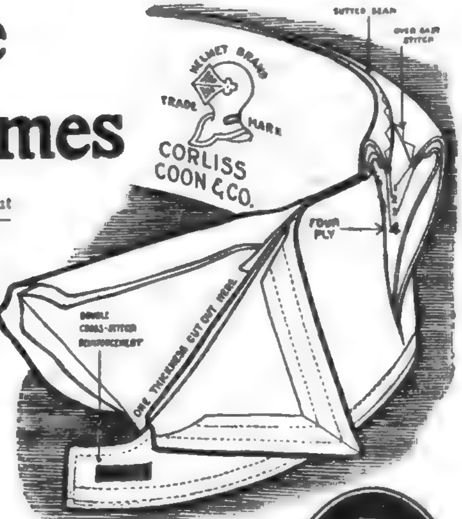
Greater New York—115 Nassau St.; 291 Broadway; *823 Broadway; 1343 Broadway; 293 Eighth Ave.; *262 West 125th St.; *Brooklyn, 1129 Broadway. *484 Fifth Ave.

Boston Store—103 Devonshire. **Providence Store**—220 Westminster St.
Philadelphia Stores—147 North Eighth St.; 802 Chestnut St.

**Women's Department also.*

Send for new illustrated STYLE CATALOG. With it you can choose style, shape and fit as accurately as though you bought in a New York store.

Strong Where the Hardest Wear Comes



Aside from the quality of fabrics used, the way a collar is put together goes far toward determining the value to the wearer—its length of life—the number of times you can wear it.

In the first place, all Corliss-Coon Collars are four ply. (**Few popular priced brands are now-a-days. Cut up old collars and see.**)

Then in all our standing styles, the two outer and two inner thicknesses are folded in (**our so-called gutter seam**) all around the top, where the wear comes. Two rounded edges instead of one withstand the wear. The "give and take" of these two edges insures flexibility in the ironing that keeps the fine surface linen from breaking—puts off the day of rough edges that saw the neck.

Then the edges that are turned in are bound by an "overcast stitch" (made with a fine thread) to prevent raveling caused by rough handling in your laundry. Tangled ravelings inside prevent a smooth, even laundry finish, submit the surface linen to hard wear in spots, causing the collar to "crack."

Then in "wing" styles we remove one of the four thicknesses where the "wing" folds to gain flexibility and put off the day of breaking.

Button-holes are reinforced at the ends by double cross-stitching made with stout thread.

We make quarter sizes, but you see we have something better to talk about.

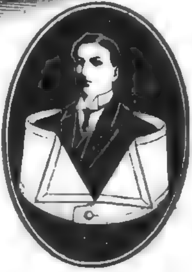
These "extras" are no trick.

Just trouble and expense to the manufacturer, who sometimes takes their cost into his profit—at your expense.

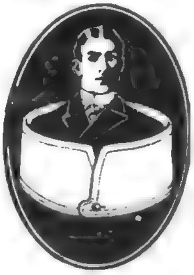
They're there every time in Corliss-Coon Collars.

That's why they outwear others.

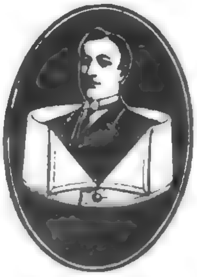
Corliss-Coon Collars, Helmet Brand, are not cheap—they are expensively made, but 2 for 25c.



HERMIS
Front 2⅜ in., back 2 in.



WERNER
Front 2½ in., back 2 in.
WINTON
Front 2¼ in., back 1¾ in



ISLINGTON
Front 2¼ in., back 2¼ in
WINDSOR
Front 2¼ in., back 2 in.
RICHMOND
Front 2 in., back 1¾ in.

Prove to Yourself That They Outwear Others

If you want to know which brand of collars is best value, take an indelible pencil and mark one each of several brands (any price) everytime you wear it. Then you can see which you get the most wear out of before you throw it away. If one of them is a Corliss-Coon Collar, Helmet Brand, it will have the most marks.

Get them at furnishers.

You have good reason to ask your furnisher to get them for you if he doesn't keep them.

He can, easily, if he cares to oblige you and wants to give what we will prove to him is best value.

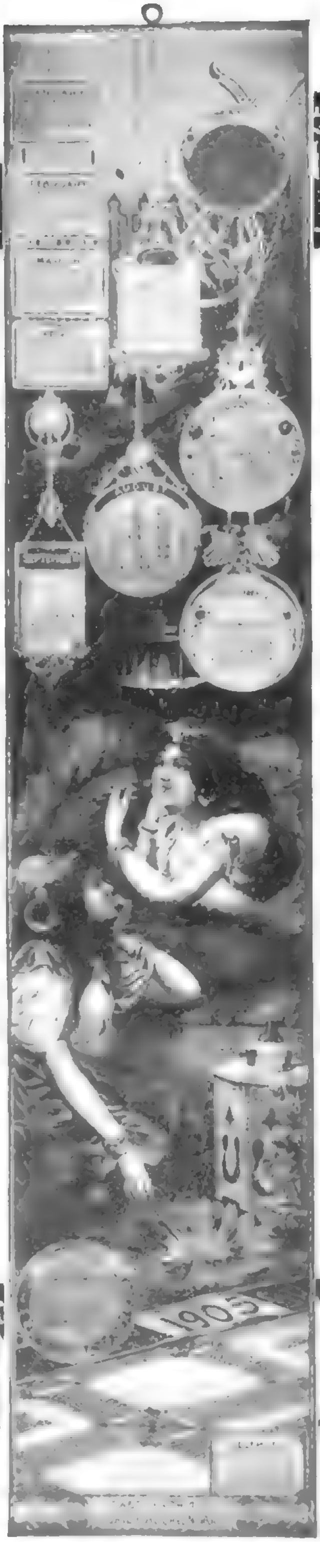
All he has to do is to write to the nearest one of our distributing offices,—here are the addresses:

New York 29 Union Square West.
Chicago 319 Franklin St.
Boston 64 Chauncy St.
Baltimore 226 N. Liberty St.
San Francisco Neustadter Bros., Agts.

If your furnisher refuses to supply you, try another one,—or if that is too much trouble, we will supply you direct from our factory at Troy on receipt of the price, 15c, 2 for 25c, $1.50 per dozen. State style and sizes wanted.

Write to the factory for the book, "Better Collars." It shows the styles and tells "why Better Collars."

CORLISS, COON & CO. Dept. E, Troy, N. Y.



This Oriental Calendar, rich in color, will be mailed in novel oriental cloth wrapper *for* 10 cents coin or stamps

Pabst 1905 Calendar

Pleasingly reflects the beauties of Persian Art, with its rich colorings and atmosphere of romance.

This exquisite calendar is distinctive in design and style, and makes a striking decoration for any home or office. It typifies the joy of living and the spirit of health.

It is the highest attainment of lithographic art, and the picture here shown gives but a faint idea of the radiant beauty of the calendar itself.

We could not afford to send it to you for 10 cents, did we not believe it will remind you that

Pabst Extract

is the "Best" tonic—the ideal malt nerve-food for men and women.

Pabst Extract is the **first aid to health**—it helps digestion, soothes the nerves, brings rest to the sleepless, and builds up the entire system. It is sold by all druggists.

Send ten cents to-day for this beautiful example of Persian Art (size 7 inches wide, 36 inches long), which will give added charm to any home. Address

Pabst Extract Department,
Milwaukee, Wis.

Frost King *and* Frost Queen Chamois Vests

WHICH WOULD YOU RATHER HAVE

A COLD OR A

Frost King or

Frost Queen

CHAMOIS VEST

You can have your choice.

But you can't have a Frost King or Frost Queen Chamois Vest and have a cold.

It's within your power to go all through the mean, damp days of early fall and spring, as well as the penetrating cold days of winter without even the suggestion of a cold, if you will wear one of these Vests; and freedom form colds means freedom from coughs, pneumonia, catarrh, and all other chest and lung troubles.

These garments are made for protection and comfort — chamois skin reinforced with flannel. They cannot be made warmer or better.

Ask your druggist to let you see the Frost King and Frost Queen Chamois Vests. Do not let him offer anything else. There are many imitations, but there is no substitute. Look for the label — you'll find satisfaction.

Frost King Chamois Vests for Men,	$3.00
Frost Queen Chamois Vests for Women,	3.00

New and exclusive patterns are being shown this year.

If your dealer offers something "just as good" send price to us, together with chest or bust measure, and we'll see that you get the genuine, all charges prepaid.

Descriptive booklet upon request.

BAUER & BLACK

306 25th St., Chicago, U. S. A.

Burrowes Home Billiard and Pool Table

5 to 8 feet $15 to $50

Use on dining or library table or on our folding stand. When not in use, set against wall or in closet out of the way. Mahogany finish, rubber cushions, 16 inlaid pool balls, fine cues, book of rules 25 games, 40 implements gratis. Weight, 35 to 90 lbs. Thousands in use all over the world. Sent on trial. Write for Illustrated Booklet B (free).

Also the new game outfit, 30 x 30 inches

Balletto Game Board $6

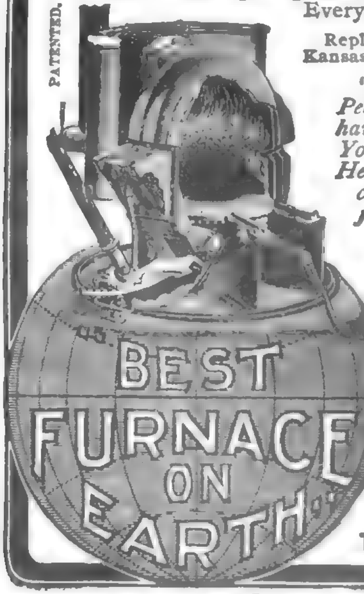
Price includes balls, cues, etc. 25 games

E. T. BURROWES CO., 408 Free St., Portland, Maine

Also Burrowes Rustless Fly Screens

COAL BILLS CUT IN HALF

We enable you to cut your coal bill in half—often the saving is two-thirds—by making a ton of the cheapest grade coal produce as much heat as a ton of the most costly grade. Every claim we make is proved by abundant voluntary testimony.



Replying to inquiry from a friend in Ft. Wayne, Ind., the leading dealer in Kansas City, who sells over 700 of our furnaces annually, recently wrote—

"You can't afford to put in any but the best and that is the Peck-Williamson Underfeed. I have installed a large number and have found them to be great heaters as well as great fuel savers. You know Mr. —— ——. I installed one for him two years ago. He has heated his house of 14 rooms comfortably on $40.00 worth of coal a year, where for ten years previous his coal bills averaged from $140.00 to $160.00. Without doubt

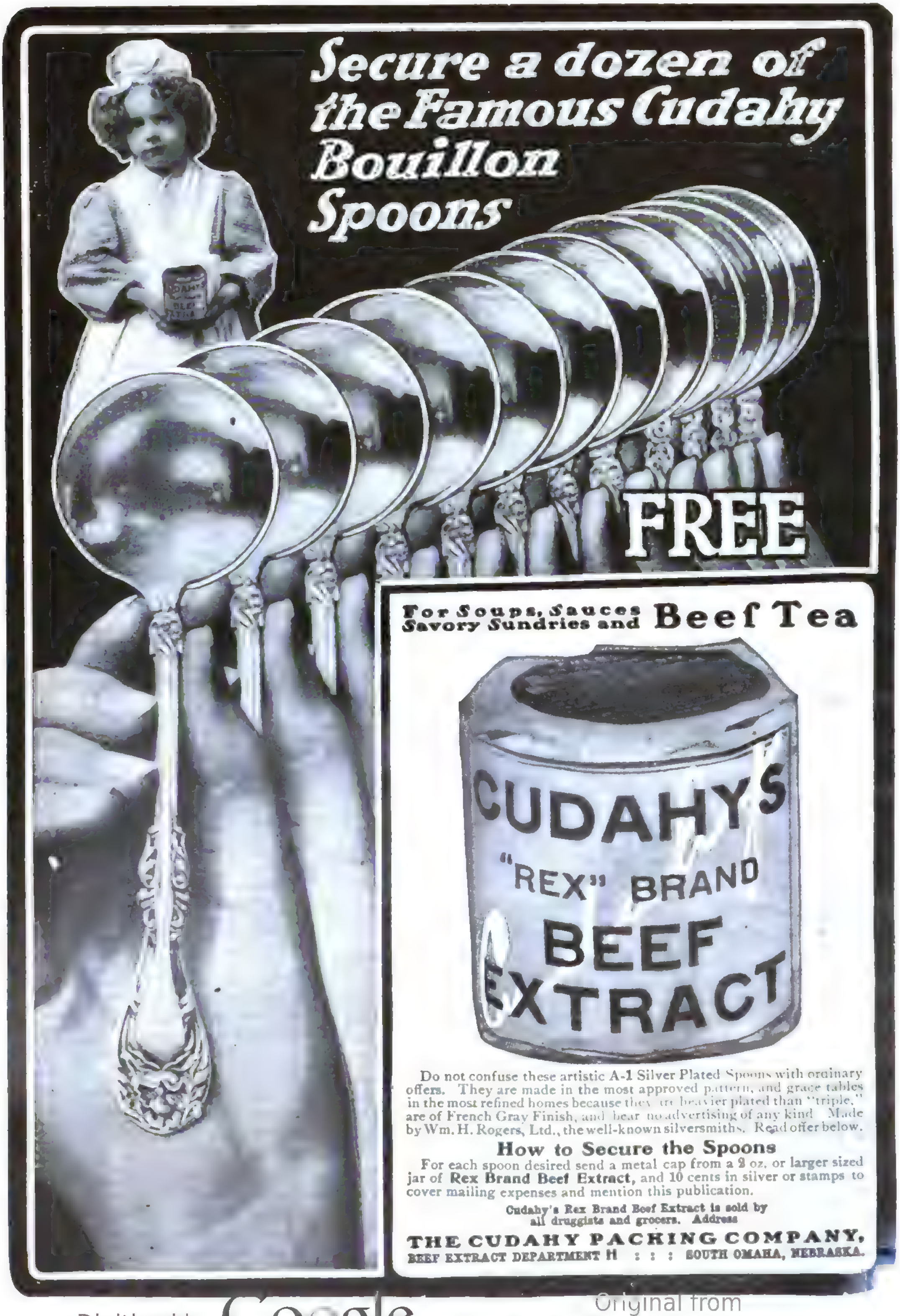
The Peck-Williamson Underfeed is the BEST FURNACE ON EARTH."

In this furnace the fuel is fed from below and the fire in on top—the rational way. The gases and smoke do not escape up the chimney, as they do in ordinary furnaces, but are consumed as they pass up through the fire. Immunity from gas, smoke and dirt, less ashes and no clinkers. Simple and strong in construction, easy to operate.

Let us send you Free our Underfeed book, and facsimile voluntary letters, proving every claim we make.

Dealers are invited to write for our very attractive proposition.

THE PECK-WILLIAMSON CO., 306 W. Fifth St., Cincinnati, Ohio.


Secure a dozen of the Famous Cudahy Bouillon Spoons
FREE
CUDAHY'S
"REX" BRAND
BEEF EXTRACT

For Soups, Sauces Savory Sundries and **Beef Tea**

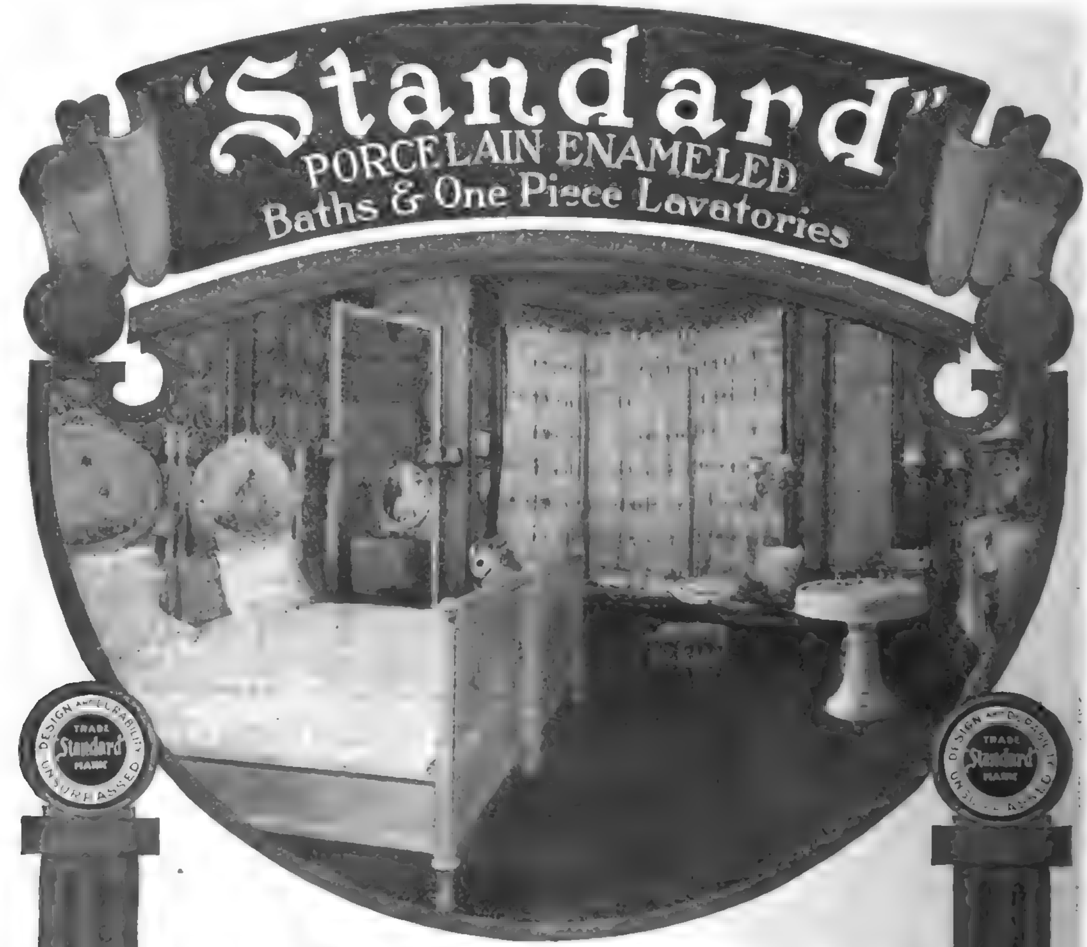
Do not confuse these artistic A-1 Silver Plated Spoons with ordinary offers. They are made in the most approved pattern, and grace tables in the most refined homes because they are heavier plated than "triple," are of French Gray Finish, and bear no advertising of any kind. Made by Wm. H. Rogers, Ltd., the well-known silversmiths. Read offer below.

How to Secure the Spoons

For each spoon desired send a metal cap from a 2 oz. or larger sized jar of **Rex Brand Beef Extract**, and 10 cents in silver or stamps to cover mailing expenses and mention this publication.

Cudahy's Rex Brand Beef Extract is sold by all druggists and grocers. Address

THE CUDAHY PACKING COMPANY,
BEEF EXTRACT DEPARTMENT H : : : SOUTH OMAHA, NEBRASKA.


"Standard"
PORCELAIN ENAMELED
Baths & One Piece Lavatories
DESIGN AND DURABILITY UNSURPASSED
TRADE Standard MARK
DESIGN AND DURABILITY UNSURPASSED
TRADE Standard MARK

"Standard" One-Piece Lavatories are eminently desirable for bedrooms and dressing chambers as well as bathrooms. Their beauty of pattern and chaste design—fitting harmoniously to any scheme of decoration; their pure-white, non-porous surface, and freedom from joints where dust and dirt can lodge, render them far more sanitary than old-fashioned washstands.

Write for our special lavatory booklet, showing many beautiful new patterns, free on request. Also our elaborate catalogue "**MODERN BATHROOMS**," showing many model interiors with approximate costs in detail.

The Lavatory shown in this bedroom is our exclusive "Copley" design.

CAUTION—*Every piece of* **"Standard"** *Ware bears our "GREEN and GOLD" guarantee label, and has our name* **"Standard"** *cast on the exterior. Unless the name and the label are on the fixture it is not* **"Standard"** *Ware. Refuse substitutes. They are all inferior and will cost more in the end.*

Standard Sanitary Mfg. Co.
Dept. G, PITTSBURGH, U. S. A.

Showrooms in New York: **"Standard"** Building, 35-37 West 31st Street.
in London: 22 Holborn Viaduct.

"Standard" Ware received the **Grand Prize**—the highest award for plumbing materials and modern sanitary equipment—at the World's Fair at St. Louis.

JELL-O
ICE CREAM
POWDER.
JELL-O
JELL-O
JELL-O

GOLD MEDAL, WORLD'S FAIR, ST. LOUIS, 1904

Jell-O and Jell-O Ice Cream Powder lead the World

The hundreds of thousands of visitors to the St. Louis Exposition have only the highest words of praise for the instructive exhibit and demonstration of Jell-O and Jell-O Ice Cream Powder. Jell-O is such a delightful and quick dessert that it pleases everybody. It can be prepared in thousands of different ways, and is put up in six choice flavors: Lemon, Orange, Strawberry, Raspberry, Chocolate, and Cherry, at 10c. per package. Jell-O Ice Cream Powder enables every one to make the best ice cream in their own home with very little trouble. Simply dissolve the contents of one package in a quart of milk (or milk and cream mixed) and freeze in the usual way. Four kinds: Vanilla, Chocolate, Strawberry, and Unflavored. Two packages for 25c. At all grocers or by mail if your grocer has not yet placed the goods in stock. New book of recipes mailed free.

THE GENESEE PURE FOOD CO., Le Roy, N. Y.

A Nutritious Food=Drink for all Ages

HORLICK'S MALTED MILK

On the battlefield, in the tent, in hospitals and on shipboard, Horlick's Malted Milk has proved unequaled for tissue building and restoring strength. A delightful, recuperative drink for the invalid and aged, the sick, wounded and convalescent.

Pure, rich milk from our own sanitary dairies, combined with the extract of the malted cereals, in powder form. By simply stirring in water, it makes a delicious beverage more wholesome than tea, coffee, or cocoa.

In Lunch Tablet form, also. A healthful confection and a palatable, quick lunch for professional and busy people.

At all druggists.

Sample mailed free upon request. Our booklet gives many valuable recipes, and is also sent free, if mentioned.

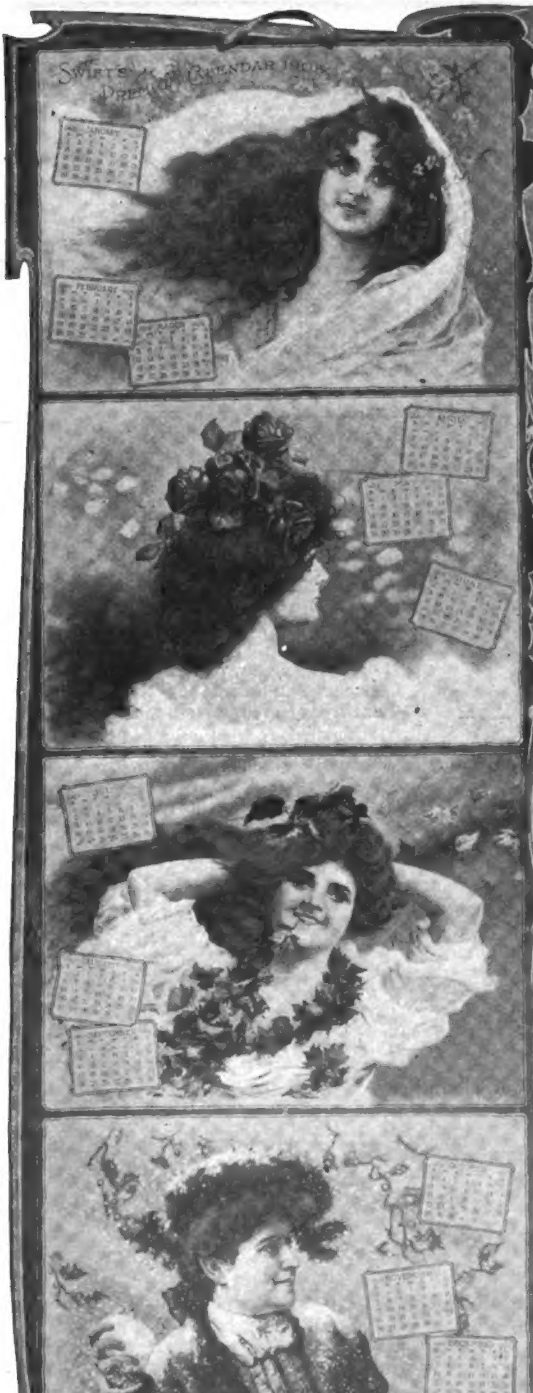
Ask for HORLICK'S; others are imitations.

Horlick's Food Company,
Racine, Wis., U. S. A.
London, England.
Montreal, Canada

HORLICK'S MALTED MILK

Shakespeare's Seven Ages

4th "Then the soldier seeking reputation at the cannon's mouth"



Swift's Little Chef

Holidays and Other Days

Swift's Premium Calendar

for 1905, size 12 x 35 inches, makes a most desirable gift

Contains four lovely heads by McEntee, famed for his portrayal of beautiful women. Richly lithographed in ten colors and gold. A perfect example of calendar art and a delight for the whole year. It is sure to attract attention.

Swift's Premium Calendar sent postpaid to any address for 10 cents in money or stamps, 10 Wool Soap wrappers or one metal cap from jar of Swift's Beef Extract.

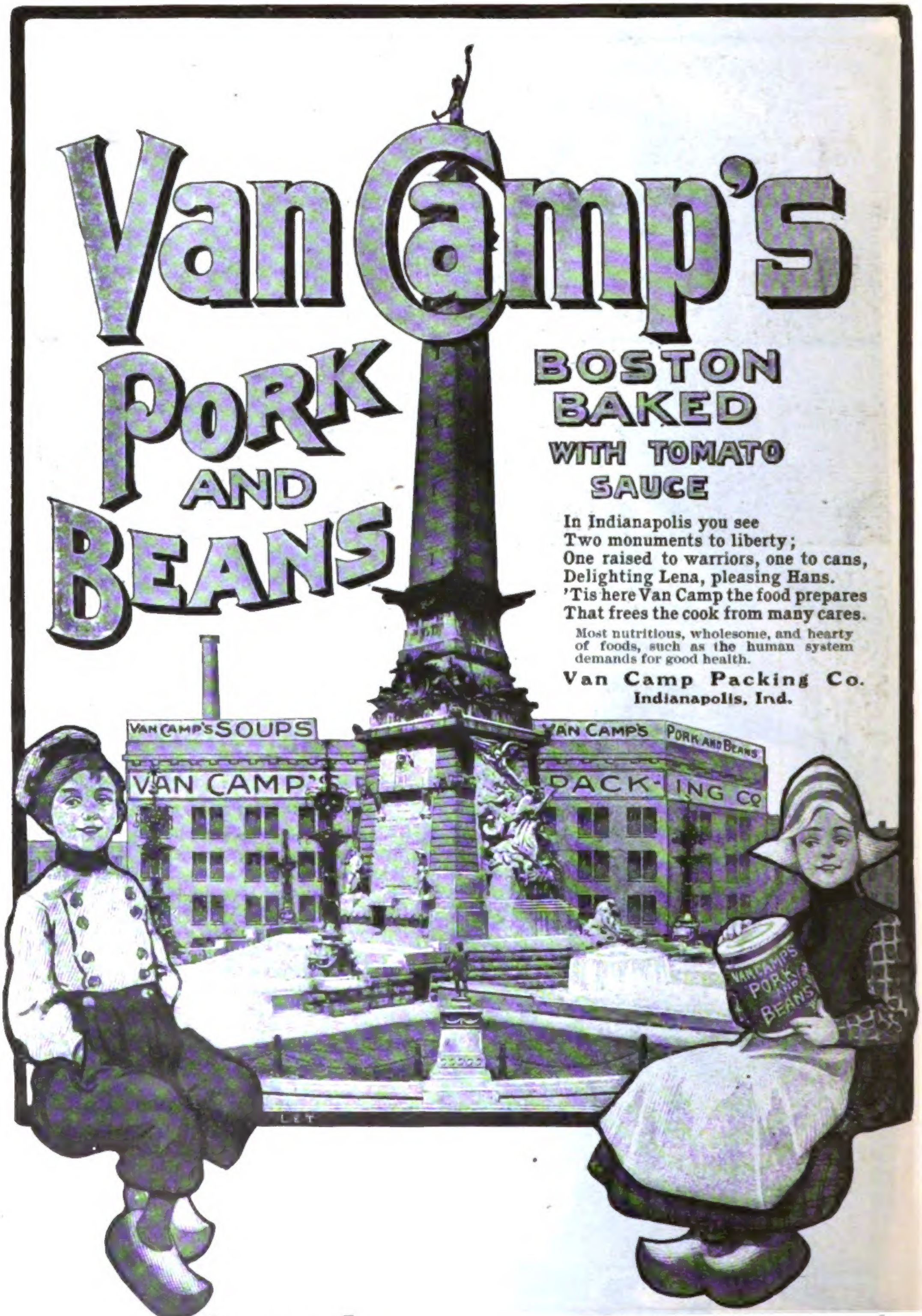
Address Swift & Company, Dept. H, Stock Yards Station, Chicago, Ill.

Swift's Premium Hams and Bacon—U. S. Inspected

Swift's Silver Leaf Lard
America's Standard

Swift & Company, U. S. A.

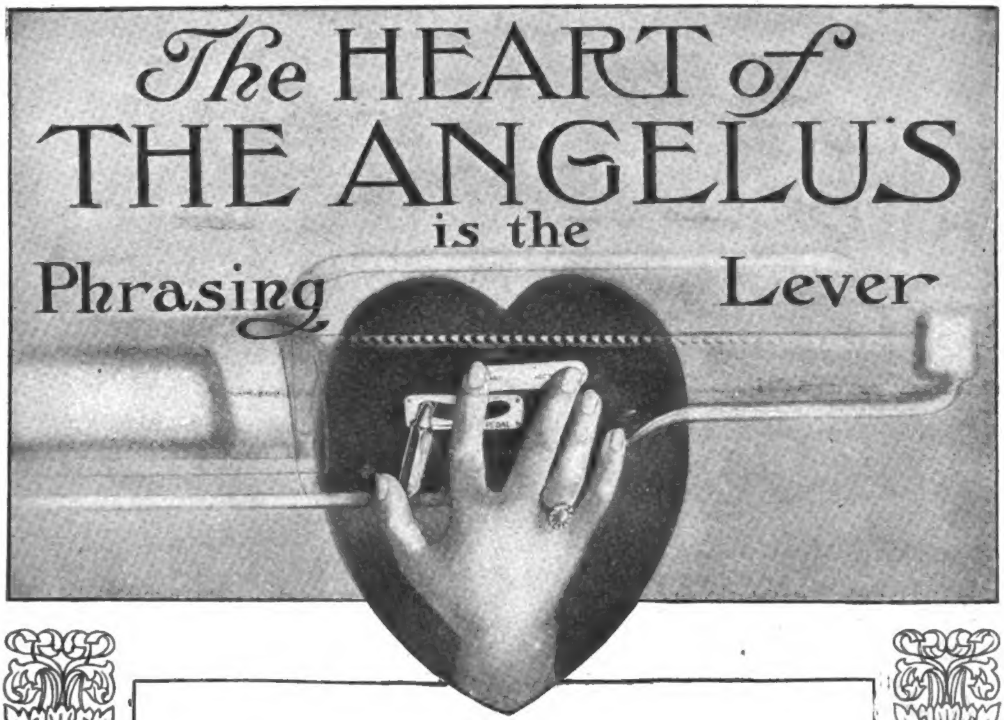
A Merry Christmas


Van Camp's
PORK AND BEANS
BOSTON BAKED WITH TOMATO SAUCE
VAN CAMP'S SOUPS
VAN CAMP'S PORK AND BEANS
VAN CAMP'S PACKING CO
VAN CAMP'S PORK AND BEANS
L.E.T.

In Indianapolis you see
Two monuments to liberty;
One raised to warriors, one to cans,
Delighting Lena, pleasing Hans.
'Tis here Van Camp the food prepares
That frees the cook from many cares.

Most nutritious, wholesome, and hearty of foods, such as the human system demands for good health.

Van Camp Packing Co.
Indianapolis, Ind.



THE Phrasing Lever has happily been called "The Heart of The ANGELUS." It seems almost literally to imbue this wonderful instrument with life. The Phrasing Lever gives *you* just as little or just as much life, shading, phrasing, individual expression, or personal sympathy as you want, be your music classic or popular, sacred or operatic.

Yes, you can play without touching The Phrasing Lever and still play one note after another in exactly the proper time, use loud or soft pedal, and even accent any certain notes or passages. You can do all of this without The Phrasing Lever, but it will leave you cold and unmoved.

But then begin using The Phrasing Lever and it will completely transfigure your playing, interpret instantly your mood and feeling—your very thoughts and fancies. Then

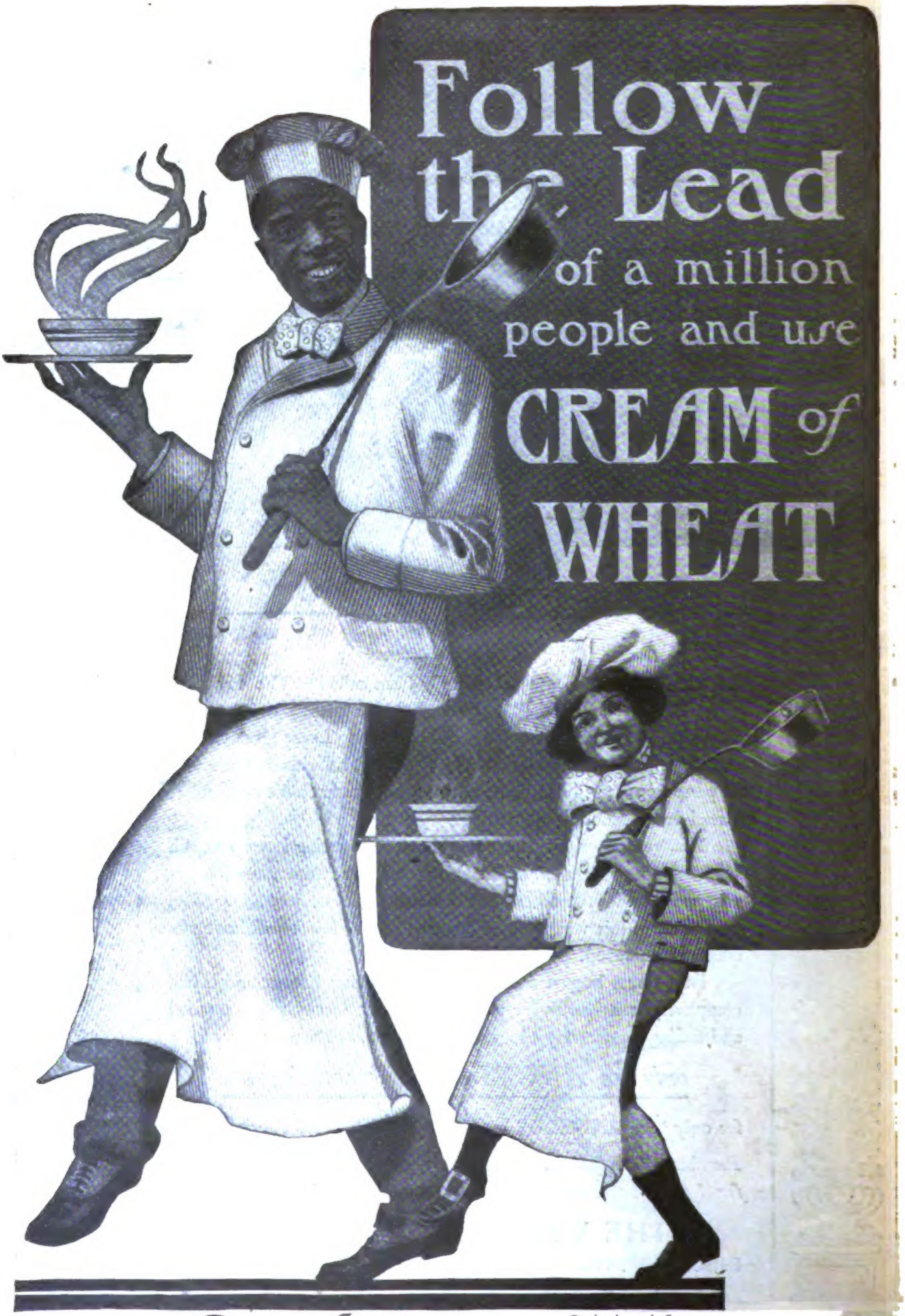
only an ANGELUS will satisfy you,

for only The ANGELUS has The Phrasing Lever.

Purchased by Royalty and the world's greatest musicians. Send for (free) handsome booklet and the name of the nearest agent.

THE WILCOX & WHITE CO.

Established 1876 **MERIDEN, CONN., U. S. A.**


Follow
the Lead
of a million
people and use
CREAM of
WHEAT